



GEORGIA

STATE OF THE STATE'S HOUSING:

Service Delivery Region 3

HOUSING AND
DEMOGRAPHICS
RESEARCH CENTER

THE UNIVERSITY
OF GEORGIA

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and Brenda Cude*

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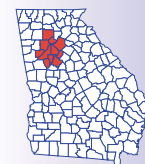
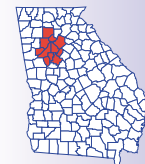


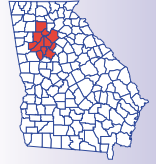
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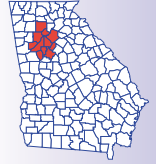
INTRODUCTION

The Housing and Demographics Research Center of the Department of Housing and Consumer Economics at the University of Georgia (UGA), under contract with the Housing Finance Division of the Georgia Department of Community Affairs (DCA), conducted the research for this report. Individuals involved with the project are Brenda J. Cude, Professor; Tom Rodgers, Associate Dean; Anne Sweaney, Professor; and Karen Tinsley, Research Coordinator of UGA and Carmen Chubb, Director of the Housing Finance Division; Jane Massey, Community Initiatives Coordinator; and Don Watt, Director of the Office of Housing Planning and Administration of DCA.

This project is, in part, a result of the tremendous interest in the “Workforce Housing in Georgia” report released in September of 2001. The current report utilizes secondary county-level data, which is comprised mostly of the 1990 and 2000 Census, in addition to other relevant data sources when available. These data are analyzed as it pertains to housing in the state of Georgia and its 12 state service delivery regions. Unlike the “Workforce Housing in Georgia” report, this report includes data related to housing in both urban and rural Georgia and for households at all income levels.

The Data

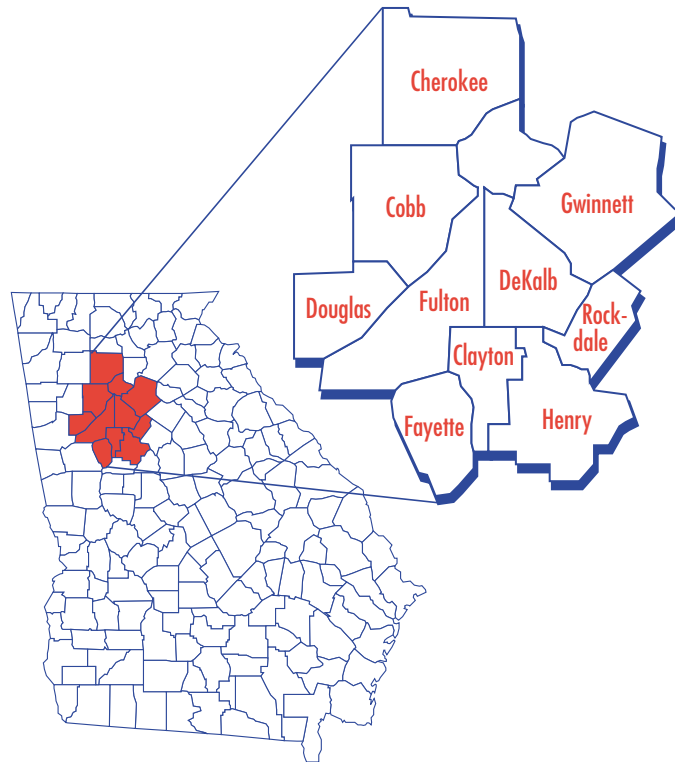
- ◆ The majority of the data used in this report are taken from the 1990 and 2000 decennial census. In both years, two questionnaires were used to collect population and housing data yielding two datasets (SF1 and SF3).
- ◆ The short form questionnaire was sent to approximately five of six households; these data report information on every inhabitant and housing unit in the United States. The questionnaire asked population questions related to household relationship, sex, race, age, and Hispanic or Latino origin, and housing questions related to tenure, occupancy, and vacancy status. Information derived from the short form is referred to as 100-percent data and is contained in the Summary File 1 (SF1) dataset.
- ◆ The long form questionnaire was sent to approximately one in six households and contained all of the questions on the short form, as well as additional detailed questions relating to social, economic, and housing characteristics of individuals and their households. Information collected from the long form is called sample data and is contained in the Summary File 3 (SF3) dataset.
- ◆ Some variables, such as population, race, and the number of housing units, are included in both the 100-percent and sample data. These numbers will not necessarily match exactly since the sample data must be weighted to reflect the entire population. The two numbers are more likely to be different for very small geographic areas, such as places, tracts, and block groups. Since this report analyzes county-level data this should not be a problem.
- ◆ Data referred to, but not shown in the body of the report are located in the Data Appendix and can be found at <http://www.fcs.uga.edu/hace/hdrc/index.html>. Tables located in the Appendix begin with the letter “A.”



REGION 3

- ◆ Located in the northeast central part of the state, Region 3 includes Atlanta (population 416,474), the most populous city in Georgia. Marietta, Roswell, Decatur, and Lawrenceville are other major cities in the region.
- ◆ The region consists of ten counties and 59 municipalities. The 28 county Atlanta-Sandy Springs-Marietta MSA includes all ten Region 3 counties; they are Cherokee, Clayton, Cobb, DeKalb, Douglas, Fayette, Fulton, Gwinnett, Henry, and Rockdale.
- ◆ The Atlanta MSA was the eleventh fastest growing MSA in the nation from 1990 to 2000 and added the fourth largest number of residents. It was ranked eleventh in total 2000 population. Henry County was the fourth fastest growing county in the nation.

REGION 3



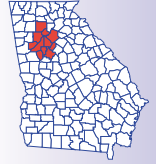
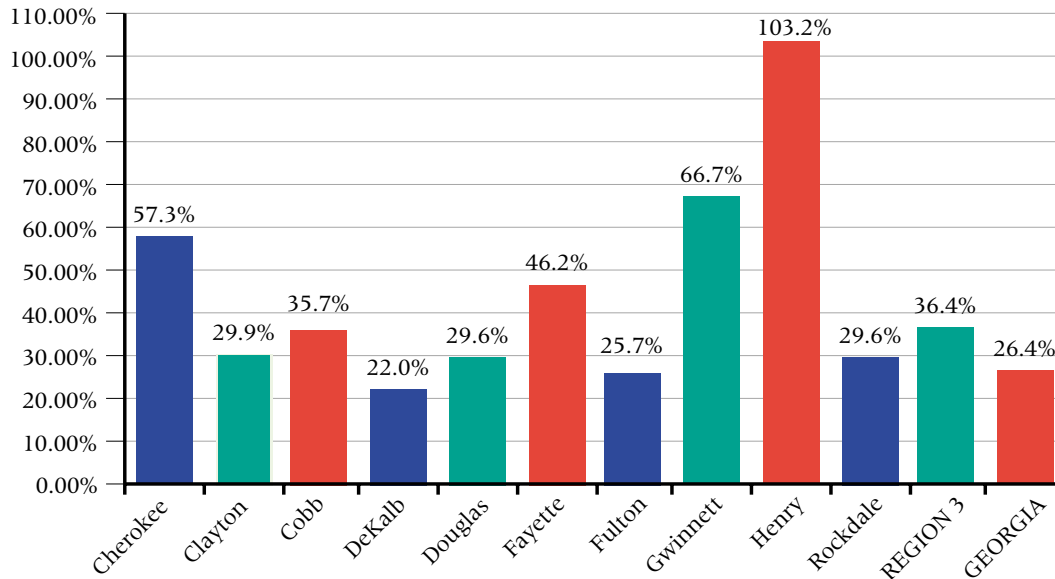


FIGURE II.1 - PERCENT CHANGE IN POPULATION BY COUNTY, 1990-2000.



Source: Census 2000 SF1, DP1; Census 1990 STF1, DP1.

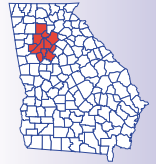
TABLE II.1 - POPULATION BY COUNTY, 1990 - 2000.

	2000		1990-2000	
	No.	Rank ¹	% change	Rank ¹
Cherokee*	141,903	10	57.3	11
Clayton*	236,517	5	29.9	40
Cobb*	607,751	3	35.7	31
DeKalb*	665,865	2	22.0	67
Douglas*	92,174	17	29.6	43
Fayette*	91,263	19	46.2	19
Fulton*	816,006	1	25.7	55
Gwinnett*	588,448	4	66.7	6
Henry*	119,341	12	103.2	2
Rockdale*	70,111	27	29.6	42
REGION 3	3,429,379	1	36.4	2
GEORGIA	8,186,453		26.4	
% of STATE	41.9			

Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP1.

* County is part of a MSA.

¹ County rank is among all counties in Georgia, whereas the rank for the region is among the 12 regions. The county with the greatest population (or population change) is ranked first.

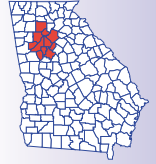


**TABLE II.2 - POPULATION CHANGE DUE TO NATURAL INCREASE
AND NET MIGRATION BY COUNTY, 1990 - 2000.**

	Natural Increase		Net Migration	
	No.	%	No.	%
Cherokee*	13,774	26.6	37,925	73.4
Clayton*	24,625	45.2	29,840	54.8
Cobb*	56,007	35.0	103,999	65.0
DeKalb*	57,968	48.3	62,060	51.7
Douglas*	7,617	36.2	13,437	63.8
Fayette*	4,117	14.3	24,731	85.7
Fulton*	59,680	35.7	107,375	64.3
Gwinnett*	57,618	24.5	177,920	75.5
Henry*	9,174	15.1	51,426	84.9
Rockdale*	4,396	27.4	11,624	72.6
REGION 3	294,976	32.2	620,337	67.8
GEORGIA	582,131	34.1	1,126,106	65.9

Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP1; Georgia county guide, 2002.

* County is part of a MSA.



AGE

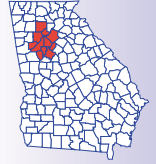
Issue: The age distribution of the population and recent changes in that distribution have important implications for the formation of new households and the demand for new housing units, as well as the need for age-related housing and services. For example, elderly persons frequently require special housing in combination with supportive services, whereas working families with small children often need child care. The dependency ratio is used to approximate the number of individuals providing economic support per dependent persons. A higher dependency ratio means there are more people in the non-working age relative to persons of working age. A higher dependency ratio may mean a greater demand for housing and related services for families with young children and/or older adults.

Data:

- ◆ Traditionally, the dependency ratio is defined as the number of children younger than 18 years old plus the number of elderly persons 65 years old or older per 100 persons ages 18 to 64 years. Since people are living longer and more elderly are working past the age of 65, a dependency ratio defined using the number of persons 85 years old or older may be more appropriate.
- ◆ This dependency ratio is defined in terms of the age of the population; it has no relationship to the receipt of government aid.

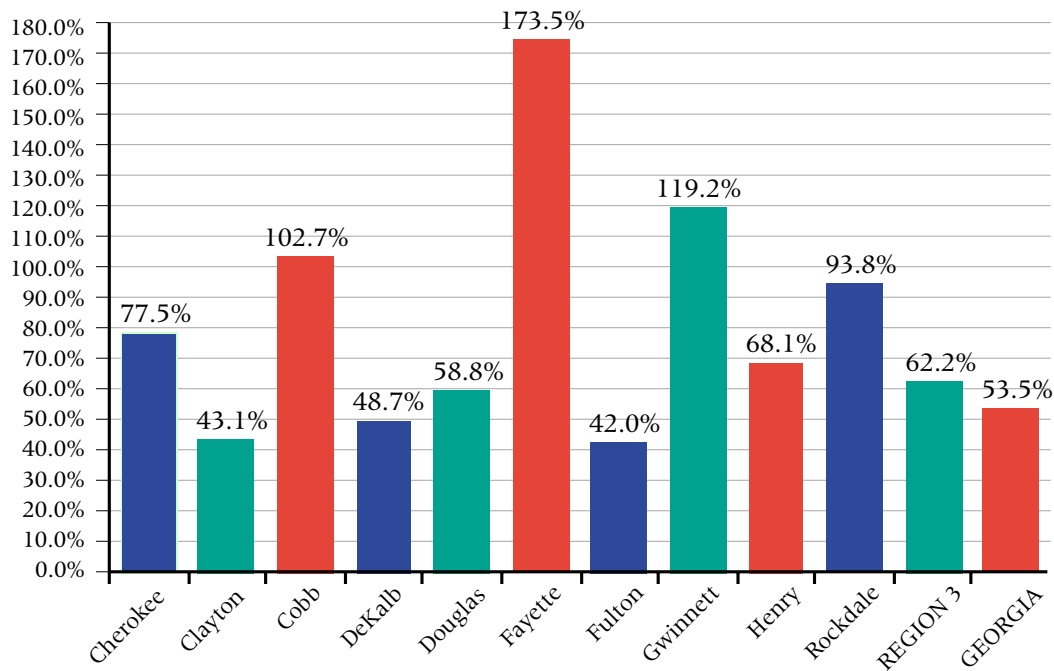
Analysis:

- ◆ The population in Region 3 consisted of a larger percentage of individuals in the age range of 25 to 54 years old than statewide in 2000. Persons less than 18 years old increased at a rate faster than all individuals in Region 3 (40.3% and 36.4%, respectively) from 1990 to 2000, while statewide this age group grew slower than the general population. (Table AII.1, Table II.3)
- ◆ Roughly 7% of the population in Region 3 was at least 65 years old, compared to 9.6% in the state. Region 3 had the lowest dependency ratio (younger than 18 and 65 and older) in the state in 2000 (50.7%); this was about 6 percentage points lower than the state ratio (56.5%). Fayette, Henry, and Rockdale Counties were the only counties with ratios higher than the state's. DeKalb County had the lowest dependency ratio in Region 3 (48.4%). (Table II.4)
- ◆ When adults 85 and older were added to children younger than 18 to calculate the dependency ratio, Region 3 was no different from the state (about 27%). Cobb, DeKalb, and Fulton Counties had lower dependency ratios than the region and the state. (Table II.4)
- ◆ The increase in elderly residents aged at least 65 years old in Region 3 (30.0%) from 1990 to 2000 was slightly slower than the increase in all residents (36.4%), whereas the growth in the older elderly (85 years old or more) was far greater (62.2%). This pattern is similar statewide. (Table II.3)



- ♦ The elderly population aged 85 years old and older in Fayette County grew by 173.5% in the last 10 years; this was more than three times the growth rate of the elderly in the state. The population aged 85 years old and older in Cobb and Gwinnett Counties also increased by more than 100%. Only Clayton, DeKalb, and Fulton Counties had growth rates lower than the region and the state. (Figure II.2)

FIGURE II.2 - PERCENT CHANGE IN POPULATION 85 YEARS OLD AND OLDER BY COUNTY, 1990-2000.



Source: Census 2000 SF1, DP1; Census 1990 STF1, DP1.

TABLE II.3 - AGE, 1990-2000.

	Region 3			Georgia		
	2000 No.	%	1990-2000 % change	2000 No.	%	1990-2000 % change
Total population	3,429,379	100.0	36.4	8,186,453	100.0	26.4
Under 18 years	904,836	26.4	40.3	2,169,234	26.5	25.6
18-64 years	2,275,076	66.3	35.6	5,231,944	63.9	27.7
65 years and over	249,467	7.3	30.0	785,275	9.6	20.0
85 years and over	27,804	0.8	62.2	87,857	1.1	53.5

Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP1.

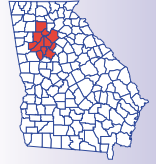


TABLE II.4 - DEPENDENCY RATIO BY COUNTY, 2000.

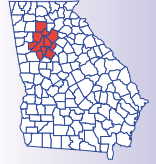
	Younger than 18		65 years and over		85 years and over		Depen- dency ratio ¹	Depen- dency ratio ²
	No.	%	No.	%	No.	%		
Cherokee*	40,110	28.3	9,353	6.6	877	0.6	53.5	29.1
Clayton*	70,921	30.0	13,923	5.9	1,105	0.5	55.9	30.6
Cobb*	158,406	26.1	42,036	6.9	4,156	0.7	49.2	26.9
DeKalb*	163,978	24.6	53,224	8.0	6,346	1.0	48.4	25.8
Douglas*	25,435	27.6	6,958	7.5	675	0.7	54.2	28.5
Fayette*	26,554	29.1	8,104	8.9	796	0.9	61.2	30.2
Fulton*	199,290	24.4	68,990	8.5	9,582	1.2	49.0	25.9
Gwinnett*	165,993	28.2	31,599	5.4	2,848	0.5	50.6	28.8
Henry*	34,861	29.2	8,824	7.4	795	0.7	57.7	30.1
Rockdale*	19,288	27.5	6,456	9.2	624	0.9	58.0	28.7
REGION 3	904,836	26.4	249,467	7.3	27,804	0.8	50.7	27.4
GEORGIA	2,169,234	26.5	785,275	9.6	87,857	1.1	56.5	27.9

Source: Census 2000 SF 1, DP1.

* County is part of a MSA.

¹ Less than 18 and greater than 65 years old.

² Less than 18 and greater than 85 years old.



RACE AND ETHNICITY

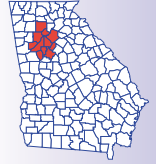
Issue: The diversity of a community with respect to racial and ethnic composition may affect the demand for housing since minorities, especially new immigrants, tend to form new households at a later age than whites (Masnick, 2002). Minorities may have access to fewer housing choices since they are more likely to face discrimination and segregation which adversely affects not only housing choices but also affordability. Many recent Hispanic immigrants face a multitude of obstacles in obtaining decent affordable housing. These obstacles include not only the economic challenges that affect all low-income households but also language barriers that may complicate access to housing assistance programs.

Data:

- ◆ Race is a self-identification data item in which respondents choose the race or races with which they most closely identify. A major change in the 2000 census was to allow individuals to classify themselves as two or more races. In the past, the questionnaire instructed individuals to mark only one. Therefore, data regarding race in Census 2000 are not directly comparable to the 1990 census.
- ◆ Spanish/Hispanic/Latino is a self-designated classification for people whose origins are from Spain, the Spanish-speaking countries of Central or South America, the Caribbean, or those identifying themselves generally as Spanish, Spanish-American, etc. Origin can be viewed as ancestry, nationality, or country of birth of the person or person's parents or ancestors prior to their arrival in the United States. Spanish/Hispanic/Latino people may be of any race.
- ◆ Hispanic persons are counted within a race (i.e., White or Black), as well as within their ethnicity. Therefore, all race categories will equal the total population.

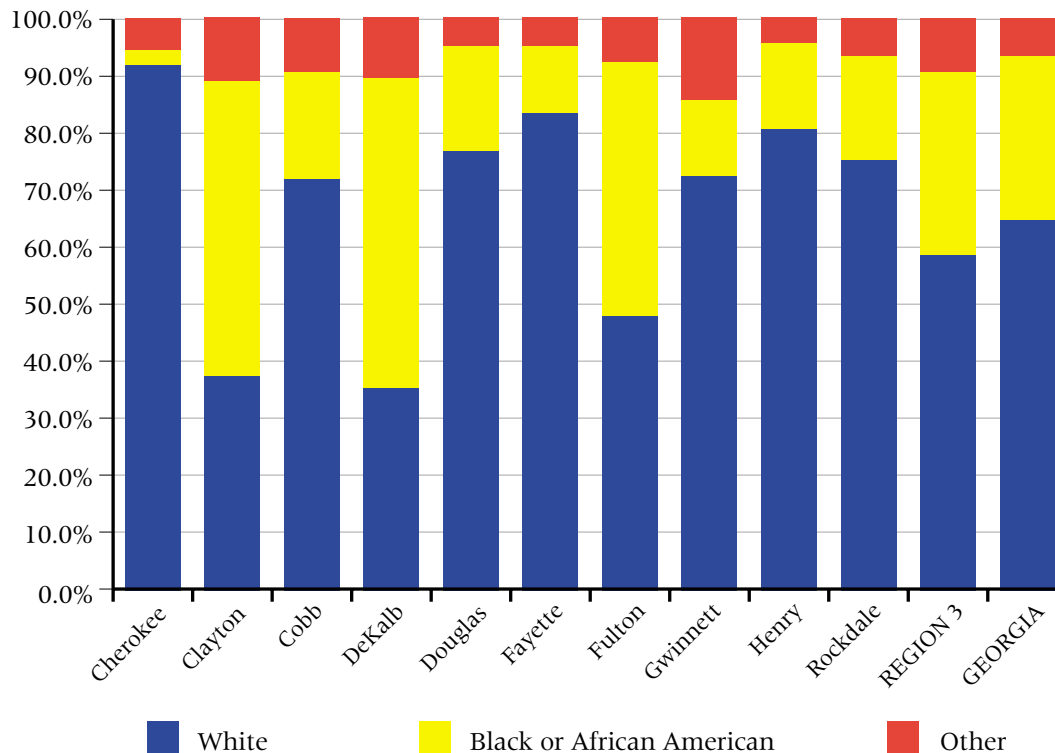
Analysis:

- ◆ Compared to the state, Region 3's population in 2000 consisted of a larger percentage of Blacks (32.1% vs. 28.7%) and a smaller percentage of Whites (58.8% vs. 65.1%). Among all regions in the state, Region 3 had the greatest proportion of Asian residents (3.8%). About 2% of the population statewide was Asian. (Table II.5, Table AII.2, Figure II.3)
- ◆ More than 50% of those living in Clayton and DeKalb Counties were Black. Fulton County also had a greater proportion of Black residents than the region and the state. In contrast, more than 90% of the population in Cherokee County was White. (Table II.5, Figure II.3)
- ◆ Hispanic residents made up 7.3% of Region 3's population in 2000; this was greater than the proportion of Hispanics statewide (5.3%). More than 1 in 10 residents in Gwinnett County (10.9%) were Hispanic, the highest proportion in the region. Clayton, Cobb, and DeKalb Counties also had a larger proportion of Hispanics than the region, while less than 3% of the population in Douglas, Fayette, and Henry Counties were Hispanic. (Table II.5)

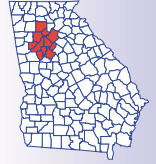


- ◆ From 1990 to 2000 the Hispanic population in Region 3 increased by 357.5%, a faster rate of growth than the statewide increase of 300%. The Hispanic population in Cherokee, Gwinnett, and Rockdale Counties increased by more than 600%, while the growth rate in Fayette County was less than 200%. (Figure II.4)
- ◆ Approximately 60% of the foreign-born residents in Region 3 and in Georgia entered the United States during the last decade. More than 60% of the foreign-born residents in DeKalb, Fulton, and Rockdale Counties arrived in the U.S. during this time frame. Foreigners in Henry County were more likely to have resided in the U.S. longer than 10 years (68.0%) and more than one-half were naturalized citizens. (Table AII.3)

FIGURE II.3 - POPULATION BY RACE BY COUNTY, 2000.



Source: Census 2000 SF1, DP1.



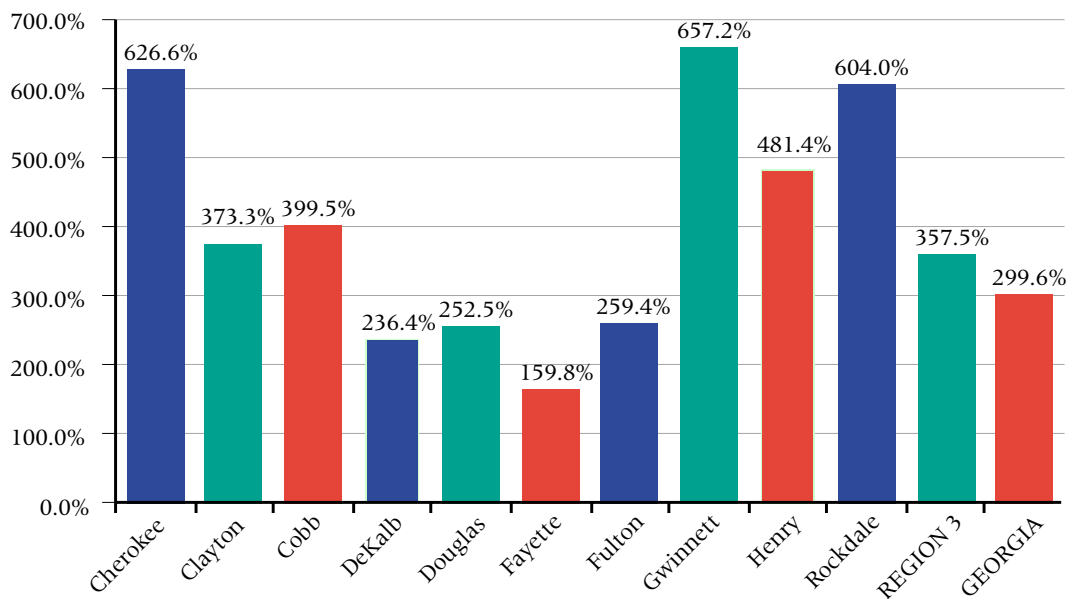
**TABLE II.5 - PERCENT OF POPULATION BY RACE AND
HISPANIC ETHNICITY BY COUNTY, 2000.**

	White	Black	Other	Hispanic
Cherokee*	92.4	2.5	5.1	5.4
Clayton*	37.9	51.6	10.5	7.5
Cobb*	72.4	18.8	8.8	7.7
DeKalb*	35.8	54.2	9.9	7.9
Douglas*	77.3	18.5	4.2	2.9
Fayette*	83.9	11.5	4.7	2.8
Fulton*	48.1	44.6	7.3	5.9
Gwinnett*	72.7	13.3	14.0	10.9
Henry*	81.4	14.7	3.9	2.3
Rockdale*	75.7	18.2	6.0	6.0
REGION 3	58.8	32.1	9.1	7.3
GEORGIA	65.1	28.7	6.2	5.3

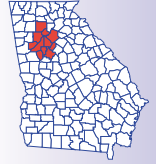
Source: Census 2000 SF 1, DP1.

* County is part of a MSA.

FIGURE II.4 - PERCENT CHANGE IN HISPANIC POPULATION BY COUNTY, 1990-2000.



Source: Census 2000 SF1, DP1; Census 1990 STF1, DP1.



HOUSEHOLD COMPOSITION

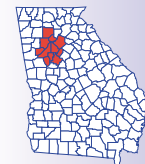
Issue: Household size and formation patterns directly affect the demand for different types and sizes of housing units. Although family households consisting of a married couple with or without children are still the norm, non-traditional households, such as single persons or single parents with children and other non-family groupings, are more common in Georgia now than in 1990. Several factors usually contribute to the formation of non-traditional households, including increasing age at first marriage, divorce, births to unwed mothers, and cohabitation. Family and non-family households may have different housing needs and preferences.

Data:

- ◆ The term household is used to describe all persons who occupy the same housing unit. The two types of households are family and non-family.
- ◆ The person by whom the housing unit is owned or rented is called the householder.
- ◆ A family consists of a householder and at least one other family member related to the householder, whereas a non-family household includes no relatives of the householder.
- ◆ The definition of own children is a child under 18 years old who is a son or daughter by birth, marriage (a stepchild), or adoption. Related children includes all people in a household under the age of 18, regardless of marital status, who are related to the householder. This does not include the householder's spouse or foster children, regardless of age. Own children is not a term used in the 1990 Census.
- ◆ In this report, the term single female is synonymous to the Census term female householder, no husband present.

Analysis:

- ◆ The average household size in Region 3 was the largest in the state (2.77); the household size in Georgia was 2.65. Compared to the state, Region 3 consisted of a greater percentage of one-person households and households with at least four persons. One-person households and those with five or more persons exhibited a faster growth rate than all households from 1990 to 2000. (Table II.6)
- ◆ In general, over the past decade, non-family households increased at a faster rate than family households in Region 3 and the state. In 2000, the proportion of non-family households in the region was greater than in the state (32.4% and 29.8%, respectively). (Table II.7)
- ◆ Married-couple families represented about 50% of all households in Region 3 and statewide. The proportion of elderly householders (at least 65 years old) living alone in the region was less than in the state (4.8% and 7.0%, respectively). Single-person elderly households increased by 18.6% in Region 3 from 1990 to 2000, about five percentage points faster than statewide. Single females with or without children also grew at a rate faster than all households. (Table II.7)



- ◆ Households headed by persons in the age range of 35 to 44 were the most prevalent in Region 3 and the state (26.5% and 24.0%, respectively). The region had a larger percentage of householders between the age range of 25 and 54 years old (71%) than statewide (64.5%). (Table AII.4)
- ◆ The greatest percentage increase of households was in those headed by householders in the 45-54 age range in Region 3 and in the state. The proportion of households headed by an individual at least 75 years old also increased faster than other age groups. (Table AII.4)

TABLE II.6 - HOUSEHOLD SIZE, 1990-2000.

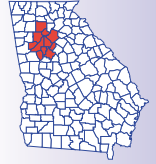
	Region 3			Georgia		
	2000		1990-2000	2000		1990-2000
	No.	%	% change	No.	%	% change
Total households	1,261,894	100.0	33.6	3,006,369	100.0	27.0
1-person	307,533	24.4	38.2	710,523	23.6	32.1
2-person	392,564	31.1	31.0	963,782	32.1	29.8
3-person	224,406	17.8	23.9	550,858	18.3	20.3
4-person	195,149	15.5	29.2	460,639	15.3	20.2
5-person	85,838	6.8	45.1	199,642	6.6	27.5
6-person	32,516	2.6	68.2	72,511	2.4	34.6
7-or-more-person	23,888	1.9	99.7	48,414	1.6	38.8
Average household size	2.77			2.65		

Source: Census 2000 SF 1, QT-P10; Census 1990 STF 1, P027.

TABLE II.7 - HOUSEHOLD COMPOSITION, 1990-2000.

	Region 3			Georgia		
	2000		1990-2000	2000		1990-2000
	No.	%	% change	No.	%	% change
Total households	1,261,894	100.0	33.6	3,006,369	100.0	27.0
<u>Family households</u>	852,758	67.6	30.4	2,111,647	70.2	23.3
Married-couple family	621,969	49.3	24.4	1,548,800	51.5	18.5
With related children						
under 18	329,084	26.1	27.1	776,890	25.8	16.4
Single female	176,519	14.0	42.6	435,410	14.5	32.1
With related children						
under 18	124,419	9.9	49.0	307,277	10.2	36.0
Other family households	54,270	4.3	77.6	127,437	4.2	66.2
<u>Non-family households</u>	409,136	32.4	40.9	894,722	29.8	36.9
Householder living alone	307,533	24.4	38.2	710,523	23.6	32.1
Householder 65 years						
and over	61,093	4.8	18.6	210,409	7.0	13.7
Other non-family						
households	101,603	8.1	49.4	184,199	6.1	59.0

Source: Census 2000 SF 1, DP1 (non-family households), QT-P10 (family households); Census 1990 STF 1, DP1, P016 (related children).



EMPLOYMENT AND INCOME

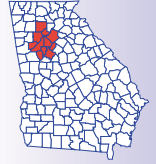
EMPLOYMENT, EARNINGS AND THE COMMUTE TO WORK

Issue: The employment opportunities, household earnings, quality and availability of appropriate workforce housing, and economic vitality of a community are intimately related components within every county and region. The unemployment rate is an excellent indication of the overall economic condition of a region. Economic diversity, one of the best defenses against a high unemployment rate, is essential in building and sustaining a vibrant community made up of households with stable earnings. The causality of decent housing and economic development is not one-directional; each plays an important role in fostering the other. Investment in housing through construction and rehabilitation, in addition to the demand for household appliances and other household goods and services, creates jobs. At the same time, new or expanding industries attract new residents, and increase the number of housing units demanded.

The availability of affordable housing in relation to job location is a major contributing factor to commuting patterns. Long commutes may be due to the poor quality of housing or the lack of housing options (UGA - HDRC, 2001). High housing prices near the industry or the business center in a metropolitan area also contribute to increased travel time to work. A journey to work that crosses county, regional, or state boundaries has important consequences to the health of the local economy.

Data:

- ♦ The economic vitality index, published by Georgia Rural Development Council, is based on total average wage growth (1998-2000), total employment growth (1998-2000), total population growth (1998-2000), total unemployment (1998-2000), per capita income (1998-2000), and poverty rate (1999).
- ♦ The index classifies counties as rapidly developing (perform above state and national averages on economic and social indicators), developing (perform at or above the state average on economic and social indicators), existing-emerging growth centers (perform near average on economic indicators and at or above average on social indicators), lagging rural (perform at or below average on economic and social indicators), or declining rural (perform below average on economic and social indicators).
- ♦ Counties that are considered in persistent poverty are those that have had poverty rates in the top quartile over the last three decades.
- ♦ The civilian population consists of all persons 16 years and over who are not inmates of institutions or are not on active duty in the armed forces.
- ♦ The civilian labor force is the total of all employed and unemployed persons 16 years of age or over, excluding military personnel and the institutionalized. Employed persons are those who were “at work”—those who worked as paid employees, including work in their own business and on their farm or “with a job but not at work”—those who did not work during the reference week because of illness or other personal reasons. People who worked around the house or did volunteer work are not employed.

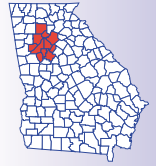


Unemployed persons are those who did not work during the survey week, but were available for work and had looked for jobs within the preceding four weeks. This includes persons who did not look for work because they were on layoff.

- ◆ The unemployment rate is the number unemployed as a percent of the civilian labor force. Those not in the labor force are not counted in the calculation of the unemployment rate. Students, persons taking care of the home or family, and retired workers are not in the labor force.
- ◆ In general, the median value in an ordered list of data represents the middle value (or the average of the two middle values if the number in a series is even). The median divides the total frequency distribution into two equal parts; one-half of the cases fall below the median and one-half of the cases exceed the median.
- ◆ Earnings is the sum of wage or salary income and net income from self-employment. It is the amount of income received regularly before deductions for personal income taxes, Social Security, bond purchases, union dues, Medicare deductions, etc. Earnings represent the amount of money received from employment and are included in total income. See the next section for the definition of income.
- ◆ Commuting is synonymous with the journey to and from work.

Analysis:

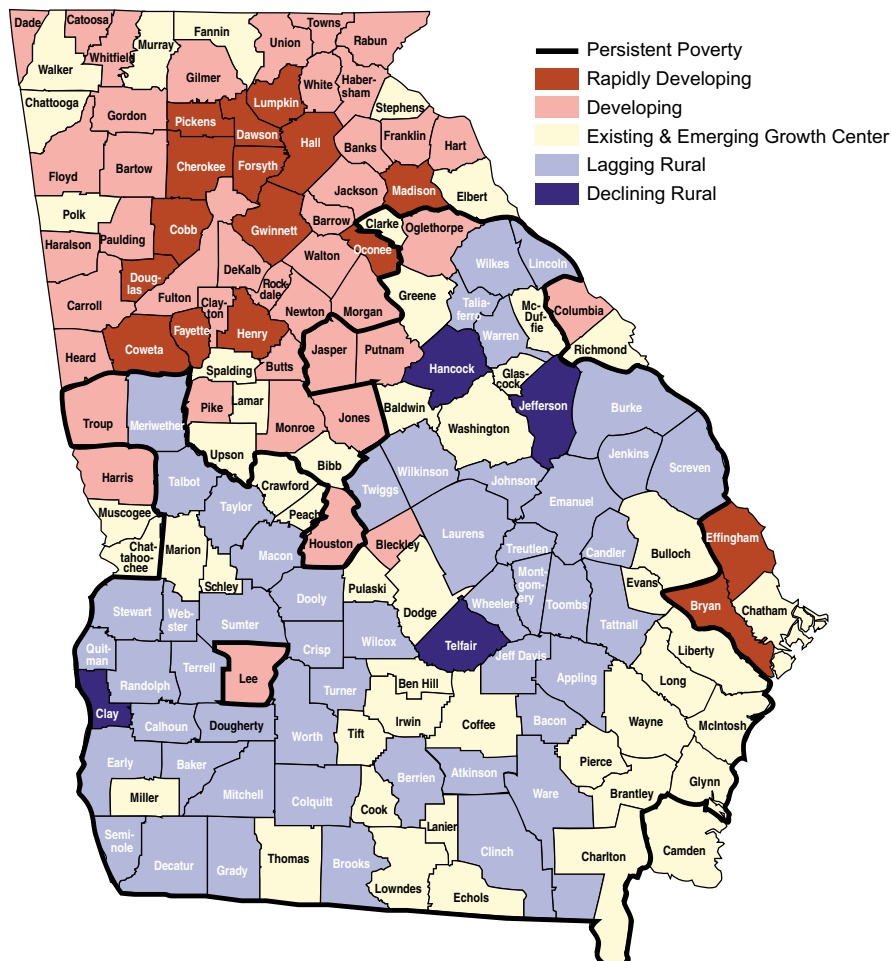
- ◆ According to the Georgia Rural Development Council every county in Region 3 is classified as either developing (Clayton, DeKalb, Fulton, and Rockdale) or rapidly developing (Cherokee, Cobb, Douglas, Fayette, Gwinnett, and Henry). (Economic Vitality Map).
- ◆ The median earnings in every county in Region 3 was greater than the median for Georgia (\$24,111) in 1999. In fact, the median earnings in Fayette County (\$35,145) was the highest in the state. Among workers not employed full-time, and year-round, those in DeKalb County had the greatest median earnings in the state (\$12,844), about \$2,400 greater than the state median (\$10,423). (Table III.1)
- ◆ Educational, health, and social service industries employed the greatest percentage of workers in Region 3 and in the state (15.8% and 17.6%, respectively). Compared to the state, Region 3 relied more heavily on the professional, scientific, management, and administrative services industries and less on manufacturing. (Table AIII.2, Table AIII.1)
- ◆ A larger proportion of the workers residing in Region 3 worked in another state or in another county within the state (48.0%) than statewide (41.5%). More than 60% of workers residing in Cherokee, Clayton, Douglas, Fayette, and Henry Counties worked outside the county or state, compared to just about 30% in Fulton County. (Figure III.1, Table AIII.4)
- ◆ As expected, the vast majority of workers in Region 3 and the state drove to work alone (76.4% and 77.5%, respectively). Region 3 had the lowest percentage of workers



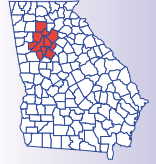
who carpooled to work. At 4.3%, Region 3 had the highest percentage of workers who took public transportation as well as those who worked at home (3.6%). Workers residing in the region had the longest commute times in the state (31.4 minutes); commute times in Region 3 ranged from 34.4 in Cherokee County to 29.1 minutes in Fulton County. (Table AIII.5, Table AIII.4)

- ♦ The unemployment rate in Region 3 was lower than in the state in every year from 1992 to 2001. In 2001 the average unemployment rate in Region 3 (3.1%) was lower than the state's unemployment rate (4.0%) and the lowest among all regions. In the same year, Fulton and DeKalb Counties had a higher unemployment rate than the state, while Fayette County had the lowest in the region (1.9%). The unemployment rate in both the region and the state decreased every year from 1992 to 2000 and increased from 2000 to 2001. Over the period, Clayton and Douglas Counties experienced the greatest decline in unemployment; unemployment rates decreased the least in Fayette and Gwinnett Counties. (Table AIII.3)

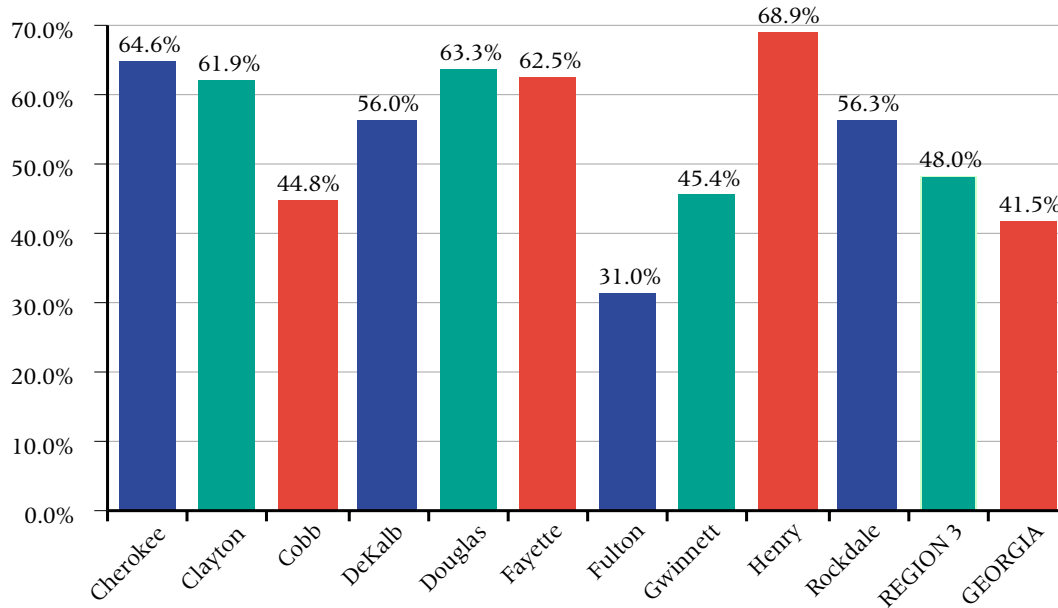
ECONOMIC VITALITY MAP



Source: Georgia Rural Development Council.



**FIGURE III.1 - PERCENT OF WORKFORCE WORKING OUTSIDE STATE
OR COUNTY OF RESIDENCE BY COUNTY, 2000.**



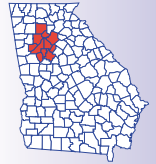
Source: Census 2000 SF3, P26.

TABLE III.1 - MEDIAN EARNINGS BY COUNTY, 1999.

	All workers 16 years and over	Workers by type	
		Full-time, year-round	Other
Cherokee*	\$30,356	\$38,740	\$11,422
Clayton*	24,486	30,021	12,229
Cobb*	30,912	39,290	12,289
DeKalb*	26,435	33,696	12,844
Douglas*	27,131	34,293	10,509
Fayette*	35,145	45,762	11,583
Fulton*	27,150	37,758	11,792
Gwinnett*	30,295	37,669	12,250
Henry*	30,334	36,305	11,627
Rockdale*	27,082	35,584	10,504
REGION 3	NA	NA	NA
GEORGIA	\$24,111	\$31,253	\$10,423

Source: Census 2000 SF 3, P85, PCT47.

* County is part of a MSA.



INCOME AND POVERTY STATUS

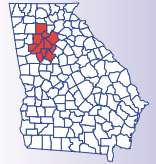
Issue: Household income includes labor earnings, retirement and investment income as well as public assistance payments. The magnitude of a household's income is influenced not only by personal characteristics such as ability, age, and health, but also by the quality of employment and investment opportunities. Income is the most general measure of a household's capacity to purchase or rent housing. Accordingly, household income is used to calculate housing affordability, one of the most important indicators of housing needs. A high poverty rate translates into an increased need for housing assistance and other state and federal aid programs such as food stamps and cash welfare programs.

Data:

- ◆ The Census Bureau uses a set of money income thresholds that vary by family size and composition to define who is poor. If the total income for a family or unrelated individual falls below the relevant poverty threshold they are classified as being below the poverty level. Poverty thresholds do not vary geographically, but they are updated annually for inflation.
- ◆ Poverty is not defined for people living in military barracks, institutional group quarters, or for unrelated individuals under age 15 (such as foster children).
- ◆ The most recent county-level poverty data are for 1999. In that year, the poverty threshold for a family of four was \$17,029. The poverty threshold for a person age 65 or older living alone was \$7,990.
- ◆ In 2002 the poverty threshold for a family of four was \$18,390; for a person 65 years or older living alone it was \$8,547. Poverty statistics can be found at <http://www.census.gov/hhes/www/poverty.html>.
- ◆ Income includes the amount received from employment and self-employment (earnings), interest and dividends, Social Security income, Supplemental Security Income (SSI), public assistance or welfare payments, retirement or disability pensions, and any other sources of income received regularly such as Veterans Administration (VA) payments, unemployment compensation, child support, or alimony

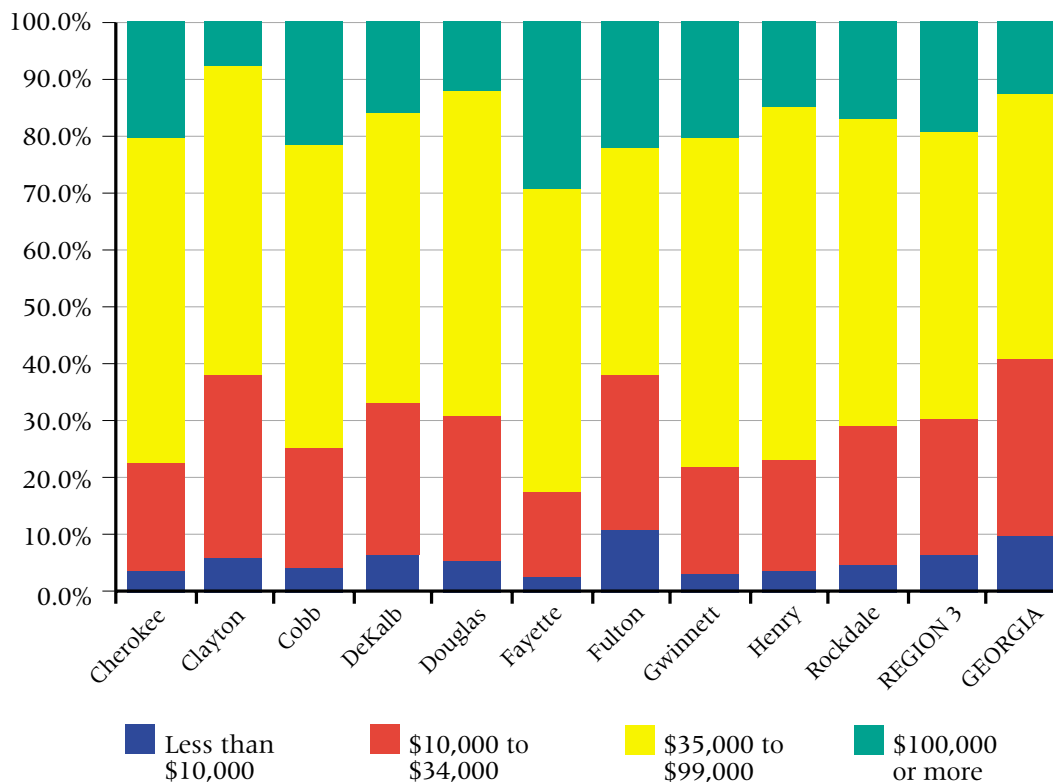
Analysis:

- ◆ About 20% of households in Region 3 and in the state had incomes between \$50,000 and \$74,000 in 1999 (21.6% and 19.7%, respectively). Region 3 had a larger percentage of households with middle- and upper-incomes (\$50,000 or greater) and a smaller proportion with incomes of less than \$50,000 than in the state. Ten percent of all households in Georgia had an income less than \$10,000, compared to 6.5% in Region 3. (Table AIII.6)
- ◆ Region 3 had a larger percentage of households with incomes of \$100,000 or more than the state (18.6% and 12.3%, respectively). Fulton County was the only county in the region with both a greater percentage of households with incomes of at least \$100,000 as well as less than \$10,000 than the region and the state. (Table III.2, Figure III.2)



- ◆ Every county in Region 3 had a greater proportion of households in the top income group than in the lowest income group. In fact, with 2.8% in the lowest income group and 28.8% in the top, Fayette County had the greatest income disparity statewide. (Table III.2, Figure III.2)
- ◆ The median household income in every county in Region 3 in 1999 was greater than the state median (\$42,288). In fact, the median income in Fayette County (\$71,329) was almost \$30,000 more than the state's and the highest in the state. The lowest median income in the region was in Clayton County (\$42,638). Only married-couple households with children in Clayton County and female householders with children in Fulton County had incomes lower than the state median. (Table AIII.7)
- ◆ With approximately 7% of all families in the region and 10% statewide, households in Region 3 were less likely to live in poverty in 1999 than households statewide. (Table AIII.8)
- ◆ Single females with children were the most likely households to be in poverty in Region 3 and in the state. Although 25.3% of those with children less than 18 years old and 35.4% with children less than 5 were in poverty in Region 3, these rates were 10% less than in the state. (Table AIII.8)

FIGURE III.2 - HOUSEHOLDS BY INCOME BY COUNTY, 1999.



Source: Census 2000 SF3, DP3.

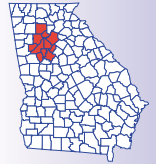
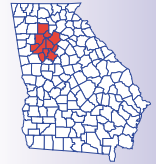


TABLE III.2 - PERCENT OF HOUSEHOLDS BY INCOME BY COUNTY, 1999.

	No. of Households	Income range			
		Less than \$10,000	\$10,000 to \$34,999	\$35,000 to \$99,999	\$100,000 or more
Cherokee*	49,562	4.2	18.9	57.0	19.9
Clayton*	82,272	6.1	32.5	54.2	7.3
Cobb*	227,590	4.4	21.1	53.2	21.3
DeKalb*	249,391	6.5	26.6	51.4	15.5
Douglas*	32,879	5.4	25.5	57.3	11.7
Fayette*	31,491	2.8	15.2	53.2	28.8
Fulton*	321,266	11.2	27.2	40.1	21.5
Gwinnett*	202,567	3.2	19.0	58.0	19.8
Henry*	41,332	4.0	19.5	62.1	14.4
Rockdale*	24,051	5.0	24.3	53.9	16.7
REGION 3	1,262,401	6.5	24.0	50.9	18.6
GEORGIA	3,007,678	10.1	30.7	46.8	12.3

Source: Census 2000 SF 3, DP 3.

* County is part of a MSA.



HOUSING TENURE AND AFFORDABILITY

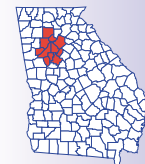
OWNER- AND RENTER-OCCUPANCY STATUS

Issue: Homeownership is part of the “American dream” and typically consists of a single-family detached residence. Owning a home not only represents an opportunity to accumulate wealth, but also is viewed by most as a sign of personal achievement. With the establishment of long-term amortized mortgages as the norm and rising real incomes, the steady growth of homeownership over the past several decades is unprecedented in Georgia and the nation. Be it the cause or the result, homeownership is associated with less mobile residents. A higher homeownership rate may lead to a more stable community, since homeowners have a financial stake in the well-being of their neighborhood. The homeownership rate is an important foundation of economic growth and serves as an indicator of the health of a local economy. The vast development of single-family, owner-occupied homes, which require an extensive array of roads, pipes, wires, and other supportive infrastructure, help to sustain consumer demand.

Increases in the homeownership rate in recent decades reflect not only that more people are able to own a home, but also that people are purchasing their first home earlier in the life cycle. Because owning a home requires a substantial income and downpayment, younger households have traditionally been less likely to buy a home. With the increased popularity of higher ratio mortgages, however, substantial savings are not necessary to buy a home, making it possible for younger households to become homeowners. Yet, homeownership rates still increase steadily with the age of household heads. Differences in household composition (nontraditional families, such as single mothers or persons living alone) as well as diverse preferences lead to variations in the ability to afford a home, making homeownership either unreachable or undesirable. Historically, Blacks have exhibited a lower homeownership rate than Whites. This is most likely due to differences in income and household structure; however, discrimination with regard to mortgage lending and zoning may also be contributing factors. Hispanic immigrants may face similar barriers to homeownership as well as cultural and language barriers.

Data:

- ♦ Housing tenure is the term used to make a distinction between owner-occupied and renter-occupied housing units.
- ♦ The homeownership rate is the percent of occupied units that are owner-occupied. A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for.
- ♦ All occupied units that are not owner-occupied are classified as renter-occupied. This includes units rented for cash rent, including continuing care facilities, or those occupied without payment of cash rent.
- ♦ The person who owns or rents the housing unit is called the householder.



Analysis:

- ◆ The homeownership rate in Region 3 (64.3%) in 2000 was lower than the state's rate of 67.5%. Residents in Clayton, DeKalb and Fulton Counties were much less likely to be homeowners than in the rest of the region. (Table IV.1, Table AIV.1)
- ◆ Compared to the rate of growth in all housing units between 1990 and 2000, owner-occupied units increased faster in both Region 3 and in the state, while renter-occupied units increased at a slower rate. (Table IV.1)
- ◆ Whites were the most likely to own their home in Region 3 and the state. The homeownership rate among White heads of households in Region 3 was 73.9%, compared to less than 60% for all other race categories. Those in the "other" race category and Hispanics were the least likely to be homeowners (in Region 3, 38.4% and 40.7%, respectively). (Table IV.2)
- ◆ The greatest proportion of owner-occupied housing units were headed by an individual in the age range of 35 to 44 years old in Region 3 and the state. Region 3 had a smaller percentage of older (55 years old and older) homeowners than in the state. As expected, the greatest proportion of renter-occupied housing units were headed by an individual between 25 and 34 years old in the region and the state. (Table AIV.2)

TABLE IV.1 - HOUSING TENURE, 1990-2000.

	Region 3			Georgia		
	2000 No.	1990-2000 % change		2000 No.	1990-2000 % change	
Occupied housing units	1,261,894	100.0	33.6	3,006,369	100.0	27.0
Owner-occupied	810,896	64.3	40.5	2,029,154	67.5	32.0
Renter-occupied	450,998	35.7	22.7	977,215	32.5	17.8

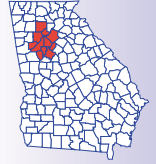
Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP 1.

TABLE IV.2 - HOMEOWNERSHIP RATES BY RACE, 2000.

	Region 3		Georgia	
	Total households	% Owner- occupied	Total households	% Owner- occupied
All races	1,261,894	64.3	3,006,369	67.5
White householder	792,937	73.9	2,070,172	75.3
Black or African American householder	386,075	48.3	803,324	50.8
Asian householder	38,307	55.6	50,276	55.4
"Other race" householder ¹	44,575	38.4	82,597	41.3
Householder who is Hispanic	19,149	40.7	99,026	37.3

Source: Census 2000 SF 1, H14.

¹ This includes householders who are American Indian and Alaska Native alone, Native Hawaiian and other Pacific Islander alone, some other race alone, and those who are of two or more races.



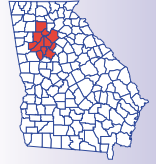
COST, VALUE AND SALES PRICE OF HOUSING

Issue: An estimate of housing costs for both renter-occupied and owner-occupied housing units is needed to compare the cost of living between counties and regions within Georgia at a given time. A measure of housing costs also is needed to assess housing affordability (the ratio of housing costs to income) and access to homeownership.

For renter-occupied units, the most inclusive price of housing is the gross rent, which incorporates an adjustment for the price of services such as utilities and fuels which are typically included in cost of apartment living but not always included as part of the rental payment. For owner-occupied units, the home sales price, selected monthly costs, and median value of the home are measures of the price of housing. Compared to the home sale price, which consists of only the purchase price itself (and sometimes may include property transfer taxes as well as related legal, insurance, and brokerage fees), another measure, selected monthly costs, is a cash flow price or operating cost of a dwelling, and includes mortgage interest payments, mortgage principal repayments, utilities, property taxes, homeowners insurance, and other costs.

Data:

- ◆ Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgage, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.).
- ◆ Specified owner-occupied units include only one-family houses on less than 10 acres without a business or medical office on the property since excessive land or commercial or medical activities may distort the value of the property. The data for “specified units” does not include mobile homes.
- ◆ Housing is classified as with a mortgage or loan if the unit is being purchased with a mortgage or some other debt arrangement, such as a deed of trust, trust deed, contract to purchase, land contract, or purchase agreement. This includes units with a mortgage built on leased land. The category not mortgaged is comprised of housing units owned free and clear of debt.
- ◆ The U.S. Census Bureau defines gross rent as the contract rent plus the estimated average monthly cost of utilities (not including telephone service) if these are paid by the renter (or paid for the renter by someone else). The contract rent is the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals, or services that may be included.
- ◆ Specified renter-occupied units exclude one-family houses on 10 acres or more.
- ◆ Housing units shown as no cash rent may be owned by friends or relatives who live elsewhere and who allow occupancy without charge. Rent-free houses or apartments may be provided to compensate caretakers, ministers, tenant farmers, sharecroppers, or others. This category also includes military housing.



- ◆ Median home value is the respondent's estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale.
- ◆ Home sales prices were obtained from DCA and reflect the prices of homes that were actually sold in 2000. These data include new and existing homes sold in the calendar year. In general, those categorized as new are those sold by a builder or developer, whereas existing homes are those sold by an individual or a bank.

Analysis:

- ◆ Housing costs were higher for residents of owner-occupied units with a mortgage in Region 3 than in the state in 1999. Region 3 had a greater proportion of homeowners paying at least \$1,000 per month for housing costs than in the state. Among all regions, Region 3 had the lowest percentage (less than 20%) of owner-occupied units that were clear of debt (not mortgaged). (Table AIV.3)
- ◆ Renters in Region 3 also had higher housing costs than in the rest of the state. A larger percentage of units in Region 3 paid \$750 or more for rent than renters statewide (51.3% and 30.0%, respectively). Only 2.2% of "rented" units in Region 3 were occupied rent free. (Table AIV.4)
- ◆ In Region 3, only Clayton (\$92,700) and Douglas (\$102,700) Counties had a lower median home value for owner-occupied houses than the state median (\$111,200) in 1999. Fulton County had the highest median owner-occupied home value in the region (\$180,700). (Table IV.3)
- ◆ While the median mobile home value in Cherokee County (\$45,400) was about \$12,000 more than in the state (\$33,600), the median value in Cobb, Fayette, and Rockdale Counties was less than 50% of the state's median mobile home value. (Table IV.3)
- ◆ Almost 70% of all new homes and 54% of existing homes sold in Georgia in 2000 were in Region 3. Cobb, DeKalb, and Gwinnett Counties each sold more than 10% of both new and existing homes in the region. In Region 3 almost one-third of all new homes but only 3.5% of existing homes were sold in Henry County, whereas 8.5% of new homes, and 21.4% of existing homes, were sold in Fulton County. Rockdale County had the fewest sales of both. (Table IV.4)
- ◆ The average sales price for both new and existing homes in Region 3 (\$192,600 and \$181,182, respectively) was higher than the state's average price (\$177,594 and \$150,625, respectively). Fulton County had the highest average sales prices for both new and existing homes in the region. (Table IV.4)

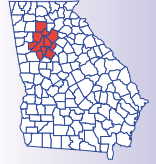


TABLE IV.3 - MEDIAN HOME VALUE BY COUNTY, 2000.

	Mobile homes	Specified owner-occupied units
Cherokee*	\$45,400	\$139,900
Clayton*	24,900	92,700
Cobb*	15,000	147,600
DeKalb*	21,800	135,100
Douglas*	27,400	102,700
Fayette*	14,400	171,500
Fulton*	34,200	180,700
Gwinnett*	18,300	142,100
Henry*	35,500	122,400
Rockdale*	15,100	118,000
REGION 3	NA	NA
GEORGIA	\$33,600	\$111,200

Source: Census 2000 SF 3, DP4 (specified owner-occupied units); H82 (Owner-occupied mobile homes).

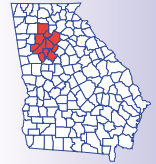
* County is part of a MSA.

TABLE IV.4 - NEW AND EXISTING HOME SALES BY COUNTY, 2000.

	New homes sales			Existing homes		
	No.	% of total	Avg. price	No.	% of total	Avg. price
Cherokee*	2,132	5.6	\$198,683	2,302	5.0	\$153,650
Clayton*	2,121	5.5	125,301	2,707	5.9	104,198
Cobb*	5,005	13.1	218,463	8,806	19.0	172,066
DeKalb*	4,077	10.6	197,317	7,226	15.6	178,000
Douglas*	809	2.1	181,399	1,261	2.7	119,037
Fayette*	790	2.1	255,447	1,433	3.1	192,493
Fulton*	3,243	8.5	311,836	9,902	21.4	257,625
Gwinnett*	7,281	19.0	199,210	10,127	21.9	161,464
Henry*	12,503	32.6	153,357	1,634	3.5	132,837
Rockdale*	345	0.9	182,065	875	1.9	134,271
REGION 3	38,306	100.0	\$192,600	46,273	100.0	\$181,182
GEORGIA	56,391		\$177,594	86,409		\$150,625
% of STATE		67.9			53.6	

Source: Georgia Department of Community Affairs, Housing Finance Division.

* County is part of a MSA.



Analysis:

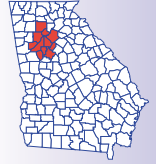
- ◆ Specified homeowners in Region 3 were slightly more likely than those in the state to be cost burdened (21.8% and 21.0%, respectively). About one-third of specified owner-occupied housing units in Region 3 spent less than 15% of total income on housing in 1999 compared to 36.4% in the state. (Table IV.5)
- ◆ Compared to owner-occupied households statewide, a larger percentage of homeowners in Fulton County, the highest rate in the region, were cost burdened (25.3%). Cherokee, Clayton, and DeKalb County residents were also more likely to be cost burdened than residents in other counties in the region and statewide. Douglas County homeowners were the least likely in the region to be cost burdened. (Table IV.6, Figure IV.1)
- ◆ Between 1989 and 1999 the growth rate of cost burdened owner-occupied households was slightly greater than the increase in all owner-occupied units in Region 3. Specifically, the number of owner-occupied households that were cost burdened increased by 50.3%, while the number of owner-occupied units increased by 45.9%. (Table IV.5)
- ◆ In both the region and the state, owner-occupied households with a mortgage were much more likely to be cost burdened than those without a mortgage. Regardless of mortgage status, Blacks and those of “other” races were more apt to be cost burdened than Whites in the Region 3 and statewide. Hispanic homeowners without a mortgage were less likely than Whites to be cost burdened, while Hispanics with a mortgage were more likely to be cost burdened. (Table AIV.5, Table AIV.6)
- ◆ In Region 3, compared to renters with an annual income less than \$10,000, homeowners in the same income range were more likely to be cost burdened. Homeowners with incomes at least \$100,000 a year were also more likely than renters in the same income category to be cost burdened. (Table AIV.9)

TABLE IV.5 - SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME, 1989-1999.

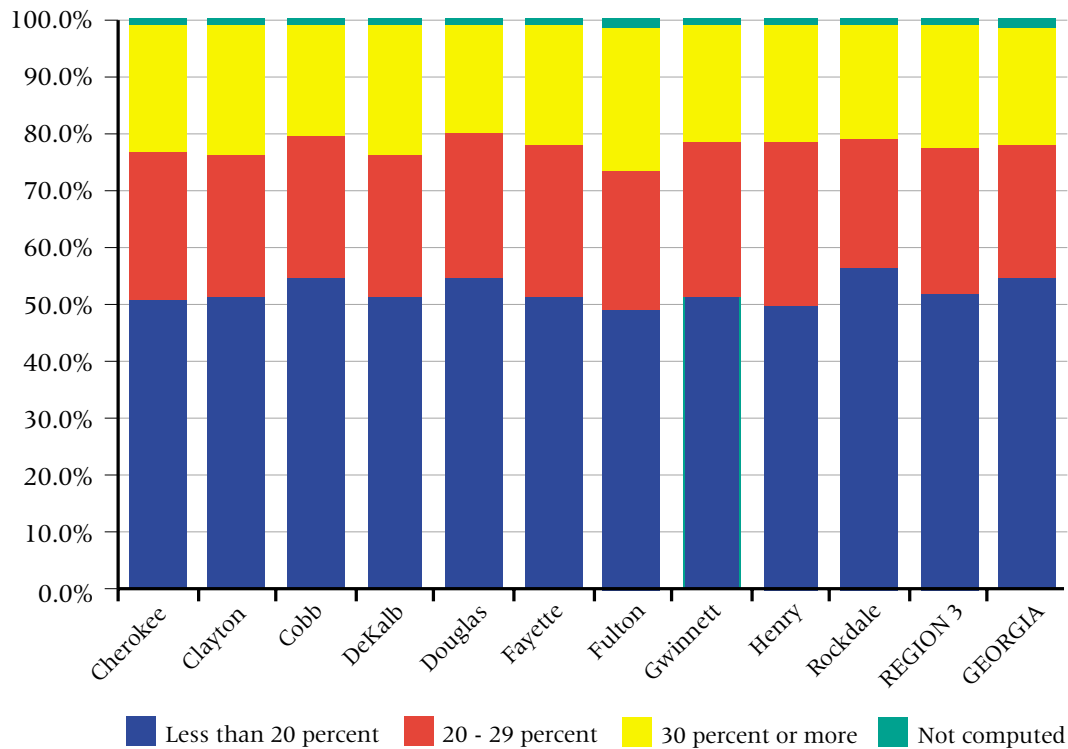
	Region 3			Georgia		
	1999 No.	%	1989-1999 % change	1999 No.	%	1989-1999 % change
Specified owner-occupied units	733,307	100.0	45.9	1,596,408	100.0	38.4
Less than 15 percent	239,344	32.6	NA	581,615	36.4	NA
15 to 19 percent ¹	141,864	19.3	52.9	293,480	18.4	36.7
20 to 24 percent	112,978	15.4	31.1	225,005	14.1	32.3
25 to 29 percent	74,656	10.2	28.0	147,360	9.2	30.3
30 percent or more	160,156	21.8	50.3	334,881	21.0	50.8
Not computed	4,309	0.6	81.6	14,067	0.9	80.0

Source: Census 2000 SF 3, DP4; Census 1990 STF 3, DP5.

¹ The category for the percent change from 1990 to 2000 is “less than 20 percent”.



**FIGURE IV.1 - SPECIFIED OWNER-OCCUPIED UNITS BY PERCENT
OF INCOME SPENT ON HOUSING BY COUNTY, 1999.**



Source: Census 2000 SF3, DP4.

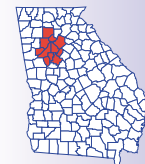
**TABLE IV.6 - SPECIFIED OWNER-OCCUPIED UNITS BY PERCENT
OF INCOME SPENT ON HOUSING BY COUNTY, 1999.**

	No. of specified owner-occupied units ¹	Less than 20 percent	20 - 29 percent	30 percent or more
Cherokee*	36,586	51.4	26.3	22.3
Clayton*	44,822	52.0	25.4	22.6
Cobb*	142,152	55.3	25.3	19.4
DeKalb*	134,248	51.8	25.0	23.2
Douglas*	20,986	55.5	25.8	18.7
Fayette*	24,290	51.8	26.9	21.3
Fulton*	145,381	50.1	24.6	25.3
Gwinnett*	134,081	51.8	27.5	20.7
Henry*	30,571	49.9	29.1	21.0
Rockdale*	15,881	57.0	22.9	20.1
REGION 3	728,998	52.3	25.7	22.0
GEORGIA	1,582,341	55.3	23.5	21.2

Source: Census 2000 SF 3, DP4.

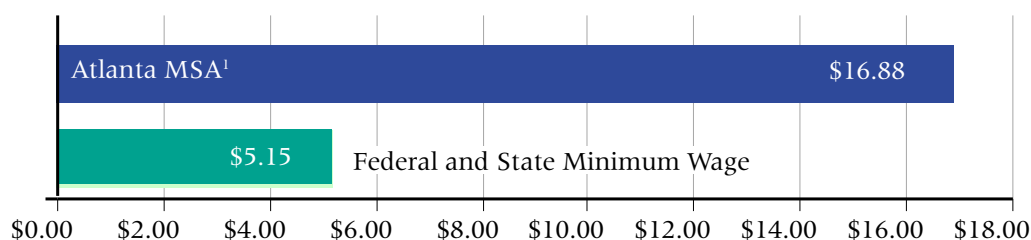
* County is part of a MSA.

¹ Total does not include those for which this was not computed.



- ◆ The housing wage in 2001 in the Atlanta MSA (defined as the 2000 MSA counties), \$16.88, was the highest statewide and 327.9% of the federal minimum wage; this is an increase of 10.4% from the previous year. The two-bedroom FMR for counties in the Atlanta MSA was \$878 a month. With a minimum wage job, a worker needed to work 131 hours a week to afford the FMR. (Figure IV.2, Table AIV.7)
- ◆ Renters with annual incomes between \$10,000 and \$34,999 were much more likely to be cost burdened in Region 3 compared to the state (67.6% and 50.3%, respectively). In fact, within Region 3, renters with incomes between \$10,000 and \$34,999 were slightly more likely than those with incomes of less than \$10,000 to be cost burdened (67.6% and 65.0%). (Table AIV.9)

FIGURE IV.2 - HOUSING WAGE RATE, 2001.



Source: National Low Income Housing Coalition, Out of Reach September 2001.

This report uses the 2000 MSA classifications.

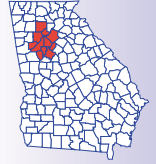
¹ The Atlanta MSA is defined as Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, Newton, Paulding, Pickens, Rockdale, Spalding, and Walton Counties.

TABLE IV.7 - SPECIFIED RENTER-OCCUPIED UNITS BY PERCENT OF INCOME SPENT ON HOUSING, 1989-1999.

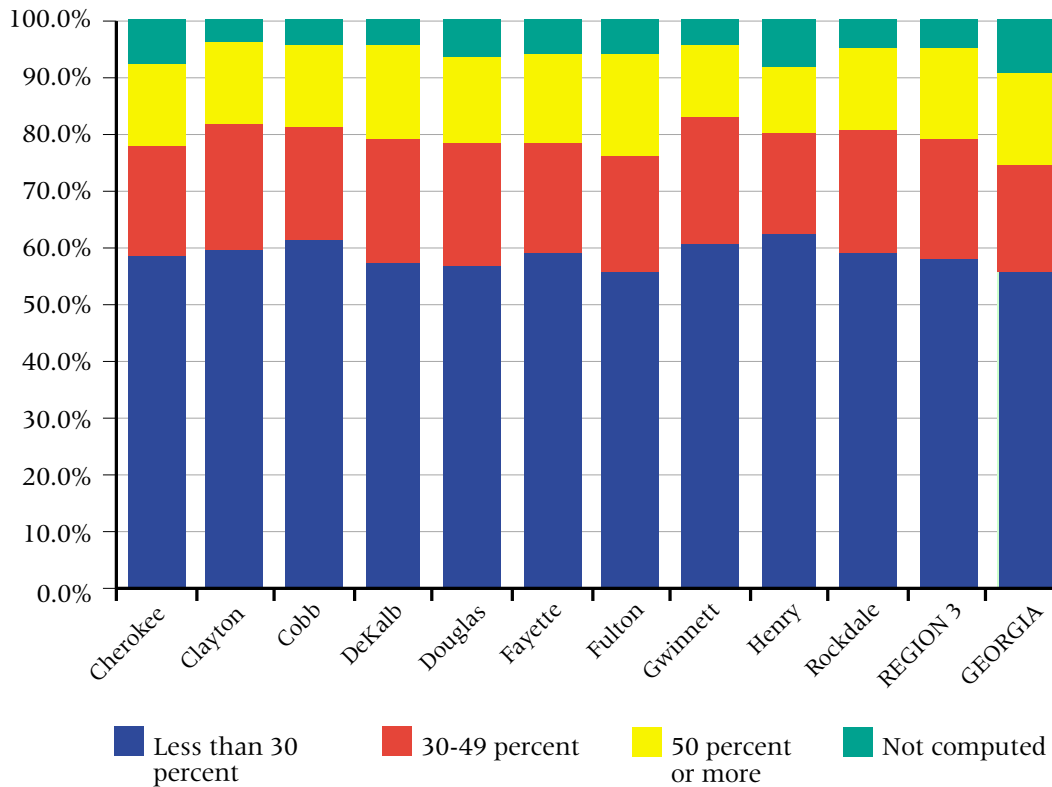
	Region 3			Georgia		
	1999 No.	%	1989-1999 % change	1999 No.	%	1989-1999 % change
Specified renter-occupied units	449,264	100.0	23.4	964,446	100.0	19.3
Less than 15 percent	75,436	16.8	NA	177,210	18.4	NA
15 to 19 percent ¹	71,042	15.8	37.3	140,798	14.6	29.2
20 to 24 percent	64,995	14.5	8.1	123,890	12.8	6.9
25 to 29 percent	51,722	11.5	8.7	97,915	10.2	5.7
30 percent or more	165,602	36.9	20.6	341,484	35.4	14.2
50 percent or more	71,754	16.0	NA	158,922	16.5	NA
Not computed	20,467	4.6	65.7	83,149	8.6	51.6

Source: Census 2000 SF 3, DP4, QT H13; Census 1990 STF 3, DP-5.

¹ The category for the percent change 1989-1999 is less than 20 percent.



**FIGURE IV.3 - SPECIFIED RENTER-OCCUPIED UNITS BY PERCENT
OF INCOME SPENT ON HOUSING BY COUNTY, 1999.**



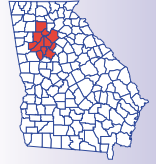
Source: Census 2000 SF3, DP4.

**TABLE IV.8 - SPECIFIED RENTER-OCCUPIED UNITS BY PERCENT
OF INCOME SPENT ON HOUSING BY COUNTY, 1999.**

	No. of specified renter-occupied units	Less than 30 percent	30 - 49 percent	50 percent or more	Not computed
Cherokee*	7,752	58.9	19.4	14.2	7.4
Clayton*	32,306	60.1	22.4	14.1	3.4
Cobb*	72,250	61.4	20.4	14.5	3.7
DeKalb*	103,263	58.0	21.2	16.7	4.1
Douglas*	8,145	57.3	21.8	14.7	6.2
Fayette*	4,182	59.2	19.7	15.3	5.8
Fulton*	153,778	56.3	20.2	18.1	5.4
Gwinnett*	55,531	60.9	22.4	12.8	3.9
Henry*	5,966	62.9	17.8	11.3	8.0
Rockdale*	6,091	59.6	21.6	14.4	4.5
REGION 3	449,246	58.6	20.9	16.0	4.6
GEORGIA	964,446	56.0	18.9	16.5	8.6

Source: Census 2000 SF 3, DP4, QT H13.

* County is part of a MSA.



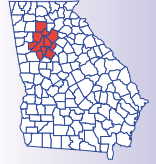
TYPE OF HOUSING AND PHYSICAL CONDITION

OCCUPIED AND VACANT HOUSING UNITS

Issue: An accurate assessment of the housing inventory is the starting point in evaluating whether the existing stock can adequately provide for the current and future housing needs of a community. The vacancy rate, as well as the condition of the housing stock, are important indicators of the health of the housing market. A high vacancy rate can indicate a loss of residents and an excess supply of housing in the region. Units are “vacant,” however, for many reasons. For instance, seasonal and migrant housing units are classified as vacant since they are not occupied full-time year round. A relatively high number of seasonal units may affect the local community if temporary residents feel less attachment to the community than permanent residents. Boarded up and permanently abandoned units are a blight to a region. Awareness of such a problem is at best due to antidotal evidence since data regarding abandoned units are generally not available.

Data:

- ◆ A housing unit is defined as a house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or, if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.
- ◆ A housing unit is vacant if no one was living in it at the time of Census enumeration, unless the occupants are only temporarily absent. Housing units are excluded from the housing inventory if the roof, walls, windows, and/or doors no longer protect the interior from the elements. Units posted with a sign that they are condemned or they are to be demolished are also not included.
- ◆ Units temporarily occupied entirely by people who have a usual residence elsewhere at the time of enumeration are also classified as vacant, for seasonal use. Seasonal, recreational, or occasional use units are vacant or intended for use only in certain seasons, for weekends, or other occasional use throughout the year. This includes units for summer or winter sports or recreation, such as beach cottages and hunting cabins, in addition to quarters for workers such as herders and loggers.
- ◆ Units for migrant workers include vacant units intended for occupancy by migrant workers employed in farm work during the crop season. Farm work does not include work in a cannery, a freezer plant, or a food processing plant.
- ◆ Other vacant units are those that do not fall into any of the alternative categories. These include units held for occupancy by a caretaker or janitor, and units held for personal reasons of the owner.
- ◆ The homeowner vacancy rate (rental vacancy rate) is the proportion of the homeowner (rental) housing inventory which is vacant and for sale. It is calculated as the number of vacant units for sale (for rent) divided by the sum of the number of



vacant units for sale (for rent) and the number of owner-occupied (renter-occupied) units.

Analysis:

- ◆ Vacant housing units represented a smaller proportion of total housing units in Region 3 than in the state in 2000 (5.2% and 8.4%, respectively). While the number of vacant units statewide increased by 1.3% from 1990 to 2000, the number of vacant units in Region 3 decreased by more than one-third. (Table V.1)
- ◆ Region 3 had a larger proportion of vacant units for rent; for sale; and rented or sold, but not occupied than in the state and a smaller percentage of units for seasonal, recreational, or occasional use. More than 40% of all vacant units in Region 3 were for rent compared to less than one-third in the state. About 18% of vacant units statewide were for seasonal, recreational, or occasional use compared to only 6.2% in Region 3, the lowest among all regions. (Table V.1)
- ◆ During the 1990's units for seasonal, recreational, or occasional use increased by nearly 50% in Georgia and by 119.0% in Region 3. "Other" vacant units increased by about 23% in Georgia and 8.3% in Region 3, while the number of vacant units for rent and for sale declined in both areas. (Table V.1)
- ◆ More than 55% of vacant units in every Region 3 county were for rent or sale in 2000, including more than 70% of those in Gwinnett County. Douglas County had a greater proportion of "other" vacant units than in the region and in the state. About 10% of vacant units in Cherokee and Fayette Counties were for seasonal use, the highest rates in the region. (Figure V.1, Table V.2)

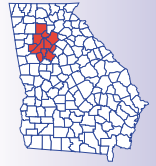
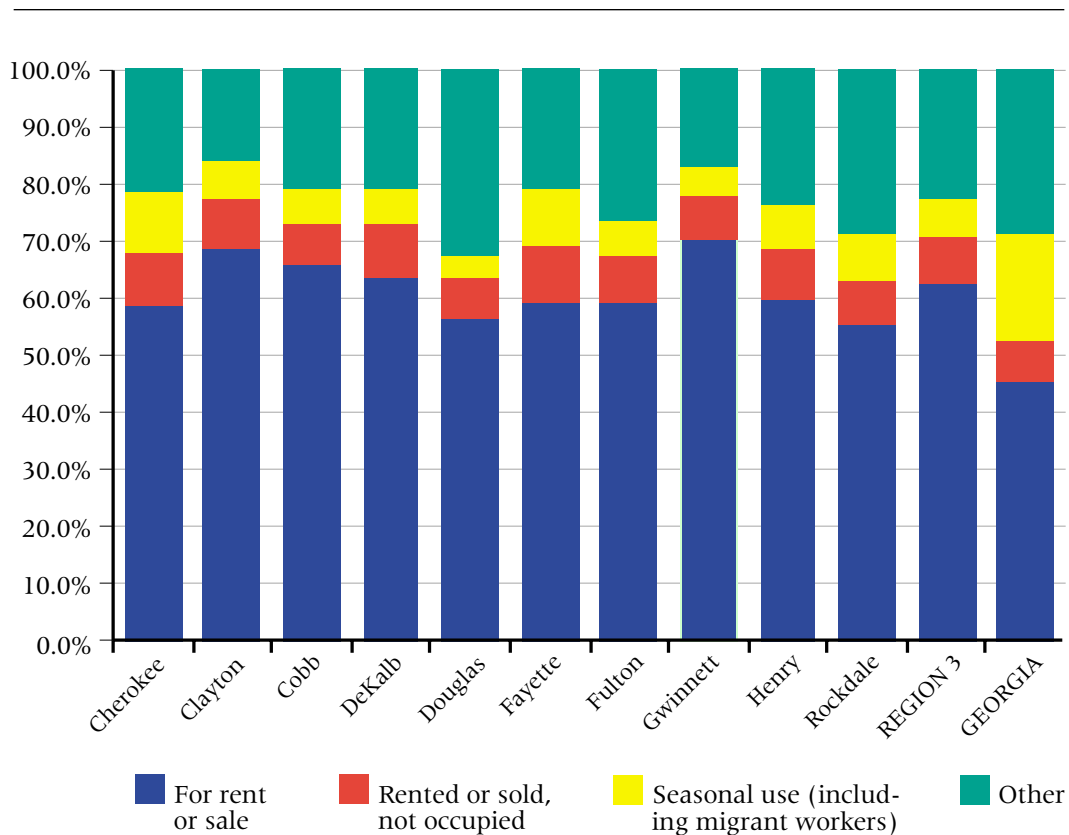


TABLE V.1 - OCCUPIED AND VACANT UNITS, 1990-2000.

	Region 3			Georgia		
	2000	90-00		2000	90-00	
	No.	%	% change	No.	%	% change
Total housing units	1,331,264	100.0	26.5	3,281,737	100.0	24.4
Occupied units	1,261,894	94.8	33.6	3,006,369	91.6	27.0
Vacant units	69,370	5.2	-35.7	275,368	8.4	1.3
<u>Vacant units</u>	69,370	100.0		275,368	100.0	
For rent	29,185	42.1	-54.9	86,905	31.6	-24.5
For sale only	14,417	20.8	-26.1	38,440	14.0	-1.0
Rented or sold, not occupied	5,750	8.3	-20.4	20,353	7.4	1.7
For seasonal, recreational, or occ. use	4,286	6.2	119.0	50,064	18.2	48.8
For migrant workers	144	0.2	200.0	969	0.4	57.1
Other vacant	15,588	22.5	8.3	78,637	28.6	23.6

Source: Census 2000 SF 1, DP1, H5; Census 1990 STF 1, H002, H005.

FIGURE V.1 - VACANT UNITS BY TYPE BY COUNTY, 2000.



Source: Census 2000 SF1, DP1, H5.

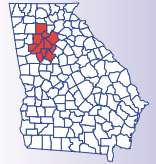
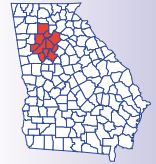


TABLE V.2 - PERCENT OF VACANT UNITS BY TYPE BY COUNTY, 2000.

	No. of vacant units	For rent or sale	Rented or sold, not occupied	For seasonal use including migrant	Other
Cherokee*	2,442	58.8	9.7	10.6	20.8
Clayton*	4,218	68.9	8.6	6.9	15.6
Cobb*	10,035	66.2	7.4	5.9	20.5
DeKalb*	11,892	63.8	9.5	6.1	20.6
Douglas*	2,003	56.8	6.9	4.2	32.1
Fayette*	1,202	59.2	10.3	10.1	20.4
Fulton*	27,390	59.6	8.0	6.5	25.9
Gwinnett*	7,365	70.7	7.9	4.9	16.5
Henry*	1,793	60.1	8.6	7.7	23.5
Rockdale*	1,030	55.6	7.9	8.3	28.2
REGION 3	69,370	62.9	8.3	6.4	22.5
GEORGIA	275,368	45.5	7.4	18.5	28.6

Source: Census 2000 SF 1, H5.

* County is part of a MSA.



TYPE AND AGE OF HOUSING UNITS

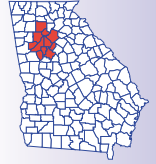
Issue: In general, housing units are classified as single-family (one-unit, detached or attached), multi-family, or mobile/manufactured housing. An examination of the distribution of housing by type can help identify a region's over or under reliance on particular housing types. Families and individuals value having a choice of housing types. While a single-family unit may be the ideal housing choice for some, others prefer the services typically associated with living in multi-family housing. Traditionally, individuals and families at both ends of the life span have chosen multi-family housing. Since housing units deteriorate with age, age is sometimes used as a sign of the condition or quality of housing. In particular, housing units greater than 40 years old are often in need of major repairs.

At approximately one-half the construction cost per square foot of conventionally site-built homes, mobile/manufactured housing is quite popular. It represents an important housing option for low-income households and is the primary form of unsubsidized affordable housing in the country. The resale value of such homes is of concern, however, because the value of a mobile/manufactured home not affixed to its own site usually will depreciate rapidly. On the other hand, a mobile/manufactured home that is permanently attached to a site most likely will appreciate in value, although at a slower rate than a site-built house. Some communities ask whether tax revenues collected from mobile/manufactured homes are sufficient to cover the costs of public services (for example, schools and police and fire protection) provided to the residents of mobile/manufactured homes.

The Mobile Home Construction and Safety Standards Act, commonly called the "HUD Code," enacted in 1976 (revised in 1981) provides regional structural requirements for mobile/manufactured homes. Mobile homes built before 1976 are most likely unfit for habitation (Genz, 2001). The Census uses the term mobile home. The respondent determines whether to describe his/her residence as a mobile home since the term is not defined.

Data:

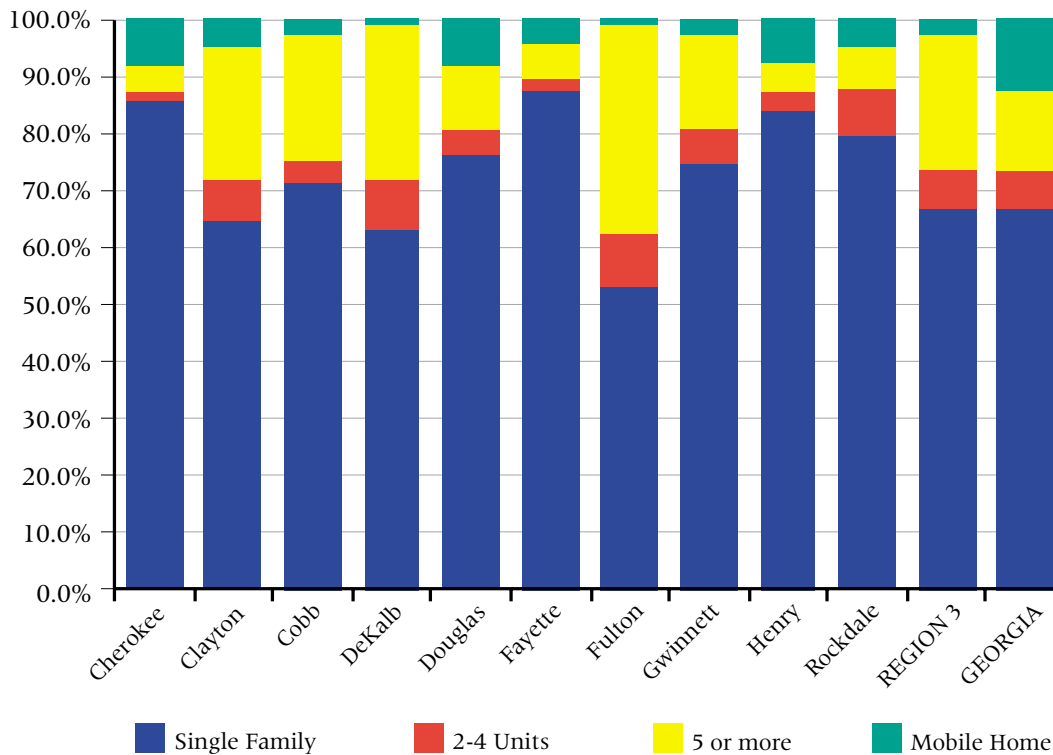
- ♦ A structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from ground to roof.
- ♦ A one-unit detached house is a one-unit structure detached from any other house with open spaces on all sides. This includes mobile homes to which one or more permanent rooms have been added or built.
- ♦ One-unit attached housing is a one-unit structure that has one or more walls that extend from ground to roof separating it from adjoining structures. This includes one-unit housing that is joined horizontally to another house such as row houses or townhouses or to a nonresidential structure. One-unit detached and one-unit attached are both single-family units.



homes in Region 3 and in the state were at least 40 years old or older. (Table V.4, Table AV.2, Table AV.3, Figure V.3)

- ◆ Nearly 60% of the housing units in Henry County were built within the last 10 years. Cherokee, Fayette, and Gwinnett Counties also had a large proportion of new homes built in the 1990's (more than 40%). In 2000, the housing stock in DeKalb and Fulton Counties consisted of less than 23% new housing (10 years old or less) and more than 20% older units (more than 40 years old). Only 3% of all units in Fayette and Gwinnett Counties were more than 40 years old, the lowest percentage in the state. (Figure V.3, Table V.4)

FIGURE V.2 - PERCENT OF HOUSING UNITS BY TYPE BY COUNTY, 2000.



Source: Census 2000 SF3, DP4.

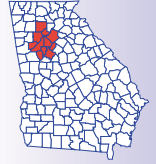


TABLE V.3 - PERCENT OF HOUSING UNITS BY TYPE BY COUNTY, 2000.

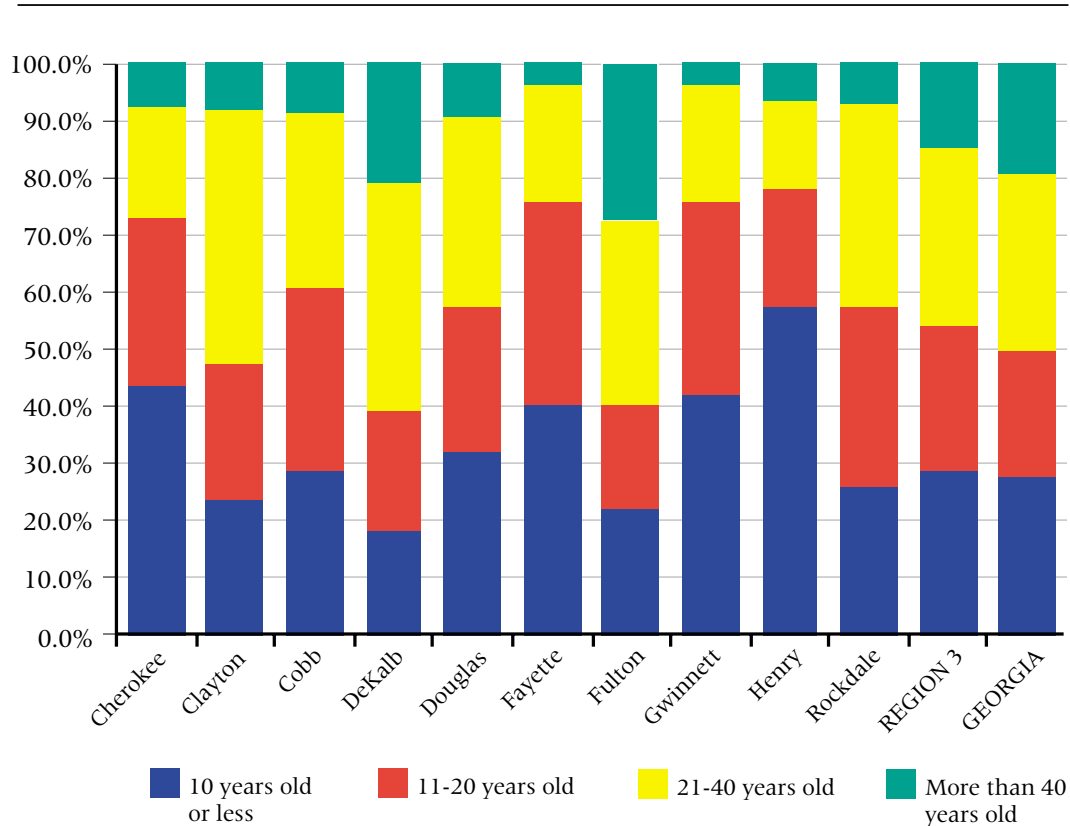
	No. of housing units ¹	Single family	2 to 4 units	5 or more units	Mobile homes
Cherokee*	51,922	86.1	1.9	4.3	7.8
Clayton*	86,394	64.8	7.3	23.5	4.4
Cobb*	237,435	71.4	4.4	22.0	2.1
DeKalb*	261,164	63.3	8.9	27.4	0.3
Douglas*	34,821	76.7	4.6	10.7	7.9
Fayette*	32,716	87.8	2.1	6.0	4.1
Fulton*	348,481	53.5	9.0	37.0	0.4
Gwinnett*	209,581	75.3	5.6	16.8	2.3
Henry*	43,156	84.3	3.2	5.2	7.2
Rockdale*	25,082	79.8	8.5	7.5	4.3
REGION 3	1,330,752	67.0	6.8	24.1	2.1
GEORGIA	3,277,424	67.2	6.8	14.0	12.1

Source: Census 2000 SF 3, DP4.

* County is part of a MSA.

¹ Total of housing units without "Boat, RV, van, etc." category.

FIGURE V.3 - PERCENT OF HOUSING UNITS BY AGE BY COUNTY, 2000.



Source: Census 2000 SF3, DP4.

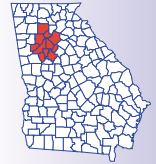
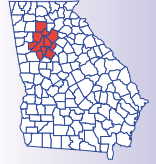


TABLE V.4 - PERCENT OF HOUSING UNITS BY AGE BY COUNTY, 2000.

	No. of housing units	10 years or less	11- 20 years	21-40 years	More than 40 years
Cherokee*	51,937	43.8	29.2	19.6	7.3
Clayton*	86,461	23.9	24.1	44.3	7.7
Cobb*	237,522	29.0	32.1	30.7	8.3
DeKalb*	261,231	18.3	21.0	40.2	20.5
Douglas*	34,825	32.1	25.5	33.2	9.1
Fayette*	32,726	40.7	35.3	20.9	3.2
Fulton*	348,632	22.4	18.1	32.3	27.2
Gwinnett*	209,682	42.2	34.0	20.7	3.2
Henry*	43,166	57.9	20.6	15.4	6.0
Rockdale*	25,082	26.3	31.5	35.4	6.8
REGION 3	1,331,264	28.8	25.4	31.3	14.5
GEORGIA	3,281,737	27.9	22.0	31.2	18.9

Source: Census 2000 SF 3, DP 4.

* County is part of a MSA

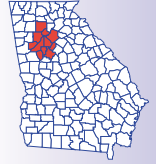


PHYSICAL CHARACTERISTICS AND QUALITY OF HOUSING UNITS

Issue: A more detailed description of housing units involves the number of rooms and bedrooms, the type of heating fuel used, the kitchen and plumbing facilities, and the overall structural integrity. An important quality of housing issue is the degree of overcrowding, usually signaled by more than one person per room. Overcrowding may not always result from the lack of means to live elsewhere, but may be due to cultural differences in preferences. Other measures of poor housing quality include lacking basic plumbing and kitchen facilities, in addition to major structural deficiencies such as a leaky roof or cracked walls. Inadequate or substandard housing is often correlated with health and safety problems. Physical characteristics of housing, such as the number of bedrooms, are also useful in determining the existence of appropriate units for households of different compositions and size in the region.

Data:

- ◆ Overcrowding is generally defined as more than one person per room.
- ◆ A room includes living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches suitable for year-round use, and lodgers' rooms. Strip or pullman kitchens, bathrooms, open porches, balconies, halls or foyers, half-rooms, utility rooms, unfinished attics or basements, or other unfinished space used for storage are not considered rooms. A partially divided room is a separate room only if there is a partition from floor to ceiling, but not if the partition consists solely of shelves or cabinets.
- ◆ Selected housing conditions may be physical and/or monetary and are defined for owner- and renter-occupied housing units as having at least one of the following conditions: lacking complete plumbing facilities, lacking complete kitchen facilities, having 1.01 or more occupants per room, selected monthly owner (gross rent) costs as a percentage of household income in 1999 greater than 30%.
- ◆ A unit has complete kitchen facilities when it has all of the following: a sink with piped water; a range, or cook top and oven; and a refrigerator (not an ice box). All facilities must be located in the unit, but not necessarily in the same room. A unit is classified as lacking complete kitchen facilities if any of the three facilities is not present.
- ◆ Complete plumbing facilities include hot and cold piped water, a flush toilet, and a bathtub or shower. All facilities must be located in the unit, but not necessarily in the same room. A unit is classified as lacking complete plumbing if any of the three facilities is not present.



Analysis:

- ◆ Region 3 had a greater percentage of overcrowded units than statewide (5.5% and 4.8%, respectively). More than 7% of units in Clayton and DeKalb Counties were overcrowded, while only 1% of those in Fayette County had more than one person per room. Fulton and Gwinnett Counties also had a higher percentage of overcrowded housing units compared to the region. (Figure V.4, Table AV.4)
- ◆ Renters in Region 3 and statewide were more likely to live in overcrowded units than owners. Compared to the state, homeowners in the region were less likely to live in overcrowded conditions, while renters were more likely. (Table V.5)
- ◆ Asians and those of “other” races were more apt to live in overcrowded units compared to Whites and Blacks. More than one-third of all Hispanic households in Region 3 (37.1%) and in Georgia (36.0%) lived in housing units with more than one person per room. (Table V.5)
- ◆ Only 0.4% of occupied housing units (about 5,050 units) in 2000 lacked complete kitchen facilities in Region 3, the same percentage that lacked complete plumbing; this percentage is slightly less than for the state. (Table AV.4)
- ◆ More than one in five (22.2%) owner-occupied households and more than one in three (38.7%) renter-occupied households in Region 3 had one selected housing condition. Homeowners in Region 3 were less likely to experience a housing condition than the homeowners in the state, while renters in the region were more likely to have a housing problem. Almost 20,000 renter households (4.4%) in Region 3 had more than one selected housing condition. (Table AV.5)
- ◆ Almost all occupied-housing units in Region 3 (97%) utilized utility gas or electricity. Compared to the state, Region 3 relied more heavily on utility gas and less on electricity. Less than 3% of units in Region 3 used bottled gas, tanked, or LP gas compared to 10.8% statewide. (Table AV.8)
- ◆ Compared to the state, Region 3 had a larger percentage of owner-occupied units with three bedrooms or more and a larger percentage of renter-occupied housing units with zero to two bedrooms. In fact, Region 3 has the highest percentage of renter-occupied units with zero, one, or two bedrooms in the state. (Table AV.7)
- ◆ The distribution of housing units by number of rooms was more uniform in Region 3 than in the state. Compared to the state, Region 3 had a larger percentage of housing units with 3 rooms or less and a larger percentage of units with 7 rooms or more. Nearly 25% of all units in the region had 8 or more rooms, the highest percentage among all regions, almost 7 percentage points higher than in the state (18%). (Table AV.6)

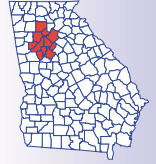
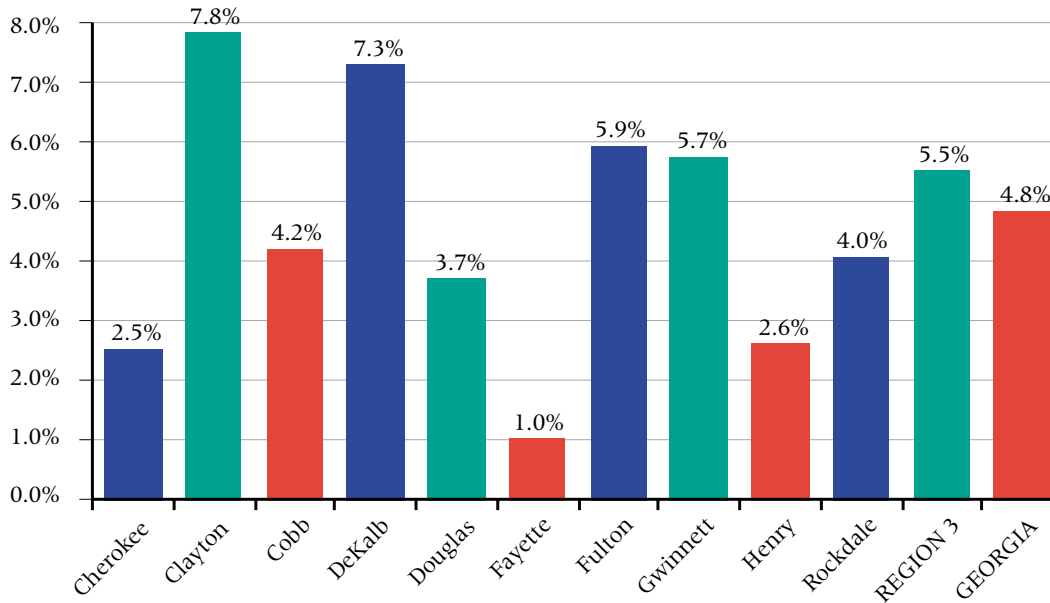


FIGURE V.4 - PERCENT OF OCCUPIED UNITS THAT ARE OVERCROWDED BY COUNTY, 2000.

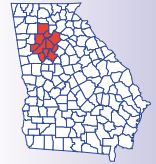


Source: Census 2000 SF3, DP4.

TABLE V.5 - OVERCROWDED UNITS BY RACE, ETHNICITY, AND TENURE, 2000.

	Region 3			Georgia		
	Total	Over-crowded	% of total	Total	Over-crowded	% of total
Total occupied units	1,261,894	69,344	5.5	3,006,369	145,235	4.8
Owner	810,955	18,003	2.2	2,029,293	49,715	2.4
Renter	450,939	51,341	11.4	977,076	95,520	9.8
White	792,230	18,252	2.3	2,069,180	47,560	2.3
Black	384,568	31,137	8.1	802,456	66,509	8.3
Asian	37,478	6,644	17.7	49,630	8,734	17.6
Other races	27,750	10,638	38.3	51,513	18,447	35.8
Two or more	19,868	2,673	13.5	33,590	3,985	11.9
Hispanic	57,620	21,351	37.1	99,026	35,688	36.0

Source: Census 2000 SF 3, HCT29A-H (Race), H20 (tenure).



SUBSIDIZED RENTAL HOUSING UNITS

Issue: Subsidized rental housing units are available to aid low-income households in renting decent, safe, and affordable housing. A complete inventory of all subsidized housing units in Georgia does not exist and is virtually impossible to compile given the numerous agencies and the overlap in assistance from various programs. Therefore, data on the most widely used programs are used to provide a general indication of the prevalence of subsidized housing in the region. The three main rental assistance programs currently in place for subsidizing low-income households are: conventional Public Housing (created by the U.S. Housing Act of 1937), Section 8 tenant-based assistance, which includes both the certificate and voucher programs (enacted by the Housing and Community Development Act of 1974), and the Low-Income Housing Tax Credit (LIHTC) (initially established by the Tax Reform of 1986).

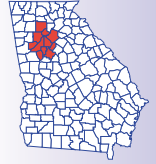
Public Housing and Section 8 are housing subsidies provided by HUD, in which households pay no more than 30% of their income for rent. Whereas conventional Public Housing is publicly owned, Section 8 provides assistance for households to rent units in the existing stock of privately owned housing. Operational through the U.S. tax code, the LIHTC provides 10-year tax credits to developers of rental housing provided that the units are affordable to low-income households for 15 years.

Data:

- ◆ Number of LIHTC units are those placed in service.
- ◆ Public housing is conventional public housing operated by local public housing authorities and subsidized by HUD. These are units located in a public housing project offered to low-income households to rent at below market rate. Households generally pay 30% of their income for rent.
- ◆ The Section 8 voucher and certificate programs provide assistance to households to rent units in the existing stock of privately owned housing at FMR. Data regarding Section 8 vouchers and certificates are not provided since, unlike public housing units and units built with the LIHTC, they are not region specific. It is not known whether a household obtaining a Section 8 voucher in one region is residing in that region; therefore, data are not reported here.

Analysis:

- ◆ In 2002, there were about 50,000 public-housing units in the state of Georgia and 14,196 in Region 3. Almost 80% of the units within the region were located in Fulton County (11,035). Although Region 3 had the most public housing units in the state, it had fewer public housing units per 1,000 residents than the state (4.14 and 6.38, respectively). Fulton County had almost 14 units per 1,000 residents, while every other county in the region had the region average or less. There were no public housing units in Fayette County. (Table V.6)



- ♦ From 1987 to 2002 there were more than 800 LIHTC properties, consisting of about 66,000 low-income units, built in Georgia. There have been 293 LIHTC properties with 37,423 low-income units built in the region. The number of units in Region 3 represented more than 50% of all units statewide. Within the region, about 50% of the units were built in Fulton County (18,448), the most LIHTC units of any county in the state. Fayette County has only one property with 180 low-income units. (Table V.6)

TABLE V.6 - NUMBER OF LOW-RENT UNITS BY COUNTY, 2002.

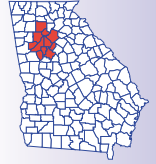
	Public Housing		LIHTC ¹	
	Units	Units per 1,000 pop. ²	Properties	Units
Cherokee*	145	1.02	13	2,354
Clayton*	32	0.14	12	1,958
Cobb*	913	1.50	25	4,088
DeKalb*	1,066	1.60	50	5,466
Douglas*	130	1.41	9	496
Fayette*	0	0.00	1	180
Fulton*	11,035	13.52	156	18,448
Gwinnett*	441	0.75	14	3,044
Henry*	144	1.21	8	845
Rockdale*	290	4.14	5	544
REGION 3	14,196	4.14	293	37,423
GEORGIA	52,238	6.38	841	66,137

Source: HUDUSER Assisted Housing: National and Local database (HA Profiles), Public Housing units. Georgia Department of Community Affairs, Housing Finance Division, LIHTC properties and units.

¹ Properties and units put in service from 1987 to 2002.

² 2000 County population.

* County is part of a MSA.



HOUSING CONSTRUCTION

NEW HOME CONSTRUCTION: SINGLE-FAMILY AND MULTI-FAMILY BUILDING PERMITS

Issue: New home construction is the main component of the increase in the supply of single-family stick-built and multi-family housing in any given year. The supply of housing also increases when previously vacant units are occupied and the housing stock is remodeled and renovated. An increase in dilapidated units and demolitions decreases the housing stock. An upsurge in home building activity is a signal that the existing stock is not sufficient. The unmet housing demand may be attributed to the wrong mix of housing types or price range or simply not enough available units.

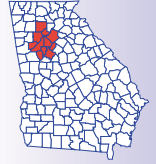
The volume of housing construction is not only an indication of the local housing market strength, but is also an excellent indicator of the overall health of the region's current economy. Building permit data are especially useful in years between the decennial censuses for this reason. An increase in housing construction has a major impact on the local economy since it leads to an increase in jobs as well as an increase in the demand for household items and other consumer goods. New home construction also leads to increased local property tax revenue as well as an increased demand for county services and on the water, sewer, and transportation infrastructure.

Data:

- ♦ Residential building permit data are collected from individual permit offices by the U.S. Census Construction division. Most of the individual permit offices are municipalities; the remainder are counties or townships.
- ♦ A building permit is required for new construction in all counties in Region 3.
- ♦ The average single-family permit value was calculated as the aggregate single-family permit value divided by the number of single-family permits issued. The reliability of this figure increases with an increase in the number of permits, since any one value can skew the average, when the number of permits is small. The permit value does not include lot price or builder profit.

Analysis:

- ♦ There were 34,306 single-family housing permits issued in Region 3 in 2001, the most in the state, with an average value of \$123,286. The average building cost of a new single-family home for which a building permit was issued was higher in the region than the state average (\$115,561). (Table VI.1)
- ♦ The average value of single-family permits exceeded the regional average in four counties and was the highest in Fayette (\$179,004) and DeKalb (\$165,983) Counties. The lowest construction cost was in Douglas County (\$62,144). The average value of single-family permits in Gwinnett County, which issued the most permits in absolute terms (9,646) in the region, was more than \$20,000 less than the regional average. (Table IV.1)



- ◆ Region 3 issued more permits per 1,000 residents (14.3) than the state (11.4). In relation to the population, Cherokee and Henry Counties issued the greatest number of total building permits (more than 25 per 1,000 residents) and the most single-family permits (more than 19 per 1,000 residents) in the region. (Table VI.1)
- ◆ Fulton (8.4) and Cherokee (5.9) Counties issued building permits for the greatest number of multi-unit family units per 1,000 population in Region 3, while Fayette County issued permits for less than one per 1,000 population. Fulton County issued the most multi-family units in absolute terms (6,836). (Table VI.1)
- ◆ The number of building permits issued for single-family and multi-family units in Region 3 oscillated from 1997 to 2001. Gwinnett County, however, issued the most single-family permits in Region 3 every year from 1997 to 2001. Except for 1997 and 2001, Fulton County issued the greatest number of multi-family permits in each of these years. (Table AVI.1, Table AVI.2)

TABLE VI.1 - BUILDING PERMITS ISSUED FOR NEW PRIVATELY-OWNED SINGLE-FAMILY (SF) AND MULTI-FAMILY (MF) HOUSING UNITS BY COUNTY, 2001.

	Avg. value of SF	No. of Units			No. of Permits per 1,000 pop. ¹		
		SF	MF	Total	SF	MF	Total
Cherokee*	\$122,312	2,769	842	3,611	19.5	5.9	25.4
Clayton*	116,528	2,534	636	3,170	10.7	2.7	13.4
Cobb*	143,909	4,513	1,144	5,657	7.4	1.9	9.3
DeKalb*	165,983	4,719	2,856	7,575	7.1	4.3	11.4
Douglas*	62,144	1,102	240	1,342	12.0	2.6	14.6
Fayette*	179,004	916	85	1,001	10.0	0.9	11.0
Fulton*	142,769	4,019	6,836	10,855	4.9	8.4	13.3
Gwinnett*	98,949	9,646	1,628	11,274	16.4	2.8	19.2
Henry*	94,580	3,521	260	3,781	29.5	2.2	31.7
Rockdale*	121,761	567	240	807	8.1	3.4	11.5
REGION 3	\$123,286	34,306	14,767	49,073	10.0	4.3	14.3
GEORGIA	\$115,561	71,531	21,528	93,059	8.7	2.6	11.4

Source: Selig Center for Economic Growth, based on Bureau of the Census, Construction Statistics Division: Housing Units Authorized by Building Permits (C-40).

¹ 2000 County population.

* County is part of a MSA.

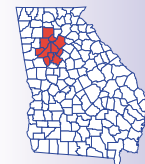


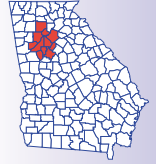
TABLE VI.2 - MANUFACTURED HOUSING PLACEMENTS BY COUNTY, 2001.

	No. of placements per 1,000 pop. ¹		% single section
Cherokee*	0.42		11.7
Clayton*	0.25		26.7
Cobb*	0.14		24.1
DeKalb*	0.10		25.0
Douglas*	0.61		50.0
Fayette*	0.28		57.7
Fulton*	0.06		56.0
Gwinnett*	0.22		36.2
Henry*	0.87		23.1
Rockdale*	0.20		21.4
REGION 3	0.19		31.5
GEORGIA	1.15		25.7

Source: Georgia Manufactured Housing Association.

¹ 2000 County population.

* County is part of a MSA.



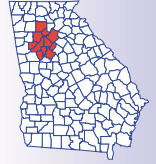
LOCAL GOVERNMENT SERVICES, ZONING AND DEVELOPMENT PROCEDURES

Issue: Planning, zoning, and development procedures adopted by a jurisdiction can impact the availability, affordability, and mix of housing in a community. Building codes apply to new construction and remodeling and are established to improve the quality of the structure. The State of Georgia has adopted eight mandatory construction codes. These codes have statewide applicability; however, local governments have the option to enforce all or some of these codes. Additionally, there are six permissive codes which a local government can choose to adopt and enforce. Enforcement of building codes has a positive impact on the quality of housing available. On the other hand, requiring a builder to meet certain standards can increase the cost of construction, which affects affordability. Housing codes address the quality of living conditions and are utilized to ensure proper use and maintenance of the unit. Since housing conditions tend to be of immediate concern in large urban city centers, these jurisdictions are more apt to adopt such codes. Smaller cities and rural areas are less likely to have the required funds available for enforcement. Use of housing and building codes can help to eliminate substandard housing.

Zoning and subdivision regulations can also have a positive or negative impact on the availability of affordable housing in a community. Generally, overly restrictive zoning or subdivision ordinances requiring large lot sizes or a high minimum square footage, for instance, can increase the cost of housing. Further, such zoning may even eliminate certain types of otherwise viable housing options. Some zoning and subdivision regulations such as Planned Unit Developments, however, can provide the opportunity for developers to use inventive designs to create new affordable housing.

Data:

- ◆ Data collected by DCA via the Government Management Indicators (GOMI) Survey provide information about how counties and municipalities in Georgia manage responsibilities assigned to them.
- ◆ Only two counties (Stephens in Region 2 and Crawford in Region 6) and 23 municipalities did not respond to the 2002 survey. The total number of counties and municipalities represented in the state data is 157 and 512, respectively.
- ◆ Counties and municipalities that are counted as “having the service available” for building permits and building inspections include all jurisdictions that offer the service directly, in addition to those that are covered by a local government authority, have an agreement with another local government, or a contract with a private provider. Therefore, it is meant to be an indication of the number and proportion of places that are covered by permits and inspections and not necessarily which places offer the service themselves.
- ◆ New construction code: An affirmative response to this item on the survey may indicate enforcement of either the Standard Building Code or the CABO One-and-Two Family Dwelling Code. The purpose of the Standard Building Code is to establish the

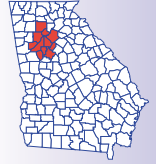


minimum requirements to safeguard the public health, safety, and general welfare through structural strength, means of egress facilities, stability, sanitation, adequate light and ventilation, energy conservation, and safety to life and property from fire and other hazards attributed to the built environment. Both the Standard Building Code and the CABO One-and-Two Family Dwelling Code are mandatory codes in Georgia.

- ◆ The Standard Existing Buildings Code is a permissive code in Georgia. This code applies to the repair, alteration, change of occupancy, addition, and relocation of existing buildings.
- ◆ The Standard Housing Code is a permissive code in Georgia. This code establishes minimum standards for occupancy.
- ◆ The Standard Plumbing Code is a mandatory code in Georgia. This code relates to the erection, installation, alteration, repair, relocation, replacement, addition to, and use or maintenance of plumbing systems including water supply and distribution, sanitary drainage, plumbing fixtures, water heaters, and venting.
- ◆ The Standard Unsafe Building Abatement Code is a permissive code in Georgia. This code applies to the repair or restoration of a building which has become unsafe and applies equally to new or existing conditions.
- ◆ Subdivision regulations are the control of the division of a tract of land by requiring development according to design standards and procedures adopted by local ordinance.
- ◆ A zoning code is a duly approved, enacted, and amended ordinance that controls and regulates land use in a jurisdiction. Zoning codes set forth regulations and standards relating to the nature and extent of uses of land and structures and include a zoning map.

Analysis:

- ◆ Every county and municipality in Region 3 reported having building permit systems in 2002. Counties and municipalities in the region were more likely to have reported having building, housing, and other planning codes than those statewide. (Table VI.3)
- ◆ Nearly one-half (47.1%) of all counties in the state reported having a housing code compared to 90% in Region 3. More than 80% of the municipalities in the region reported having a housing code, while less than 50% had statewide. (Table VI.3)
- ◆ Every county in the region reported having subdivision regulations and a zoning code. In addition, 90% of the counties and more than 80% of the municipalities reported having a new building code and an existing building code. (Table VI.3)



**TABLE VI.3 - LOCAL GOVERNMENT SERVICES AVAILABLE
AND CODES ADOPTED, 2002.**

	Region 3				Georgia			
	Counties		Municipalities		Counties		Municipalities	
	No.	%	No.	%	No.	%	No.	%
Total	10	100.0	57	100.0	157	100.0	512	100.0
Building inspections	10	100.0	57	100.0	118	75.2	405	79.1
Building permits	10	100.0	57	100.0	126	80.3	447	87.3
Construction and code enforcement	10	100.0	57	100.0	118	75.2	409	79.9
New construction code	9	90.0	47	82.5	98	62.4	259	50.6
Existing building code	9	90.0	48	84.2	81	51.6	275	53.7
Housing code	9	90.0	46	80.7	74	47.1	252	49.2
Plumbing code	10	100.0	51	89.5	106	67.5	303	59.2
Unsafe building abatement	8	80.0	43	75.4	56	35.7	218	42.6
Subdivision regulations	10	100.0	50	87.7	126	80.3	280	54.7
Zoning code	10	100.0	57	100.0	95	60.5	393	76.8

Source: DCA, GOMI Information catalog.

